

# HOUSING YEARBOOK

1943

NATIONAL ASSOCIATION  
of HOUSING OFFICIALS



7<sup>th</sup>  
Loyd C.M. Hare  
Project Manager

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**1943**



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## 1943

*Editors*

HUGH R. POMEROY  
EDMOND H. HOBEN

Publication No. N175

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NATIONAL ASSOCIATION OF  
HOUSING OFFICIALS

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## Foreword

**T**HIS 1943 *Yearbook*, like the 1942 volume, represents a reduction in size from the *Yearbook* of the preceding year. The Editors have deemed this economy advisable, first, in order to conserve the Association's funds for the development of a number of new activities; and second, to stay well within the paper conservation order of the federal government that required a reduction of at least ten per cent in the amount of paper consumed in 1942 publications which consisted of 32 pages or more.

The chief change in content of this volume is the inclusion of a fairly comprehensive review of the year, intended to serve in part as a substitute for reports of state or local activities, and in part to pull together and view with some perspective the activities reported in the various articles submitted by federal agencies.

As in the 1942 *Yearbook*, no description of Association activities is included. Such material is summarized more effectively once a year at the annual meeting of the Association and its Management Division, and throughout the year by other publications of the Association.

A few changes have been made in the form and content of the Directory of housing agencies, seeking to increase its usefulness for reference purposes.

Again the authors are grateful to the officials of federal agencies who have so kindly contributed articles, and to the hundreds of housing agencies that supplied the necessary information for the Directory.

Comments, criticisms, and suggestions both on the make-up and the content of the *Yearbook* are earnestly solicited.

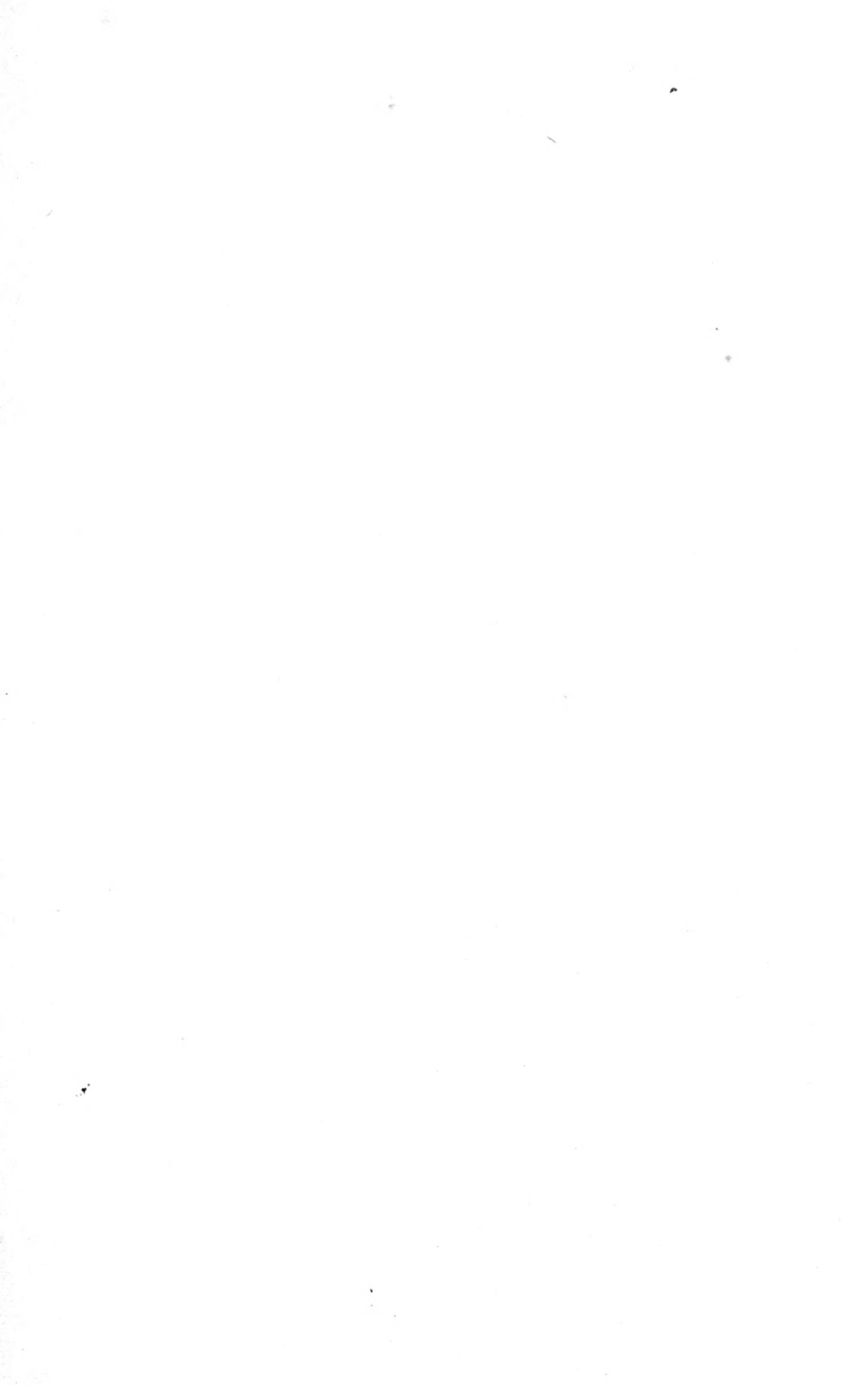
HUGH R. POMEROY  
EDMOND H. HOBEN  
*Editors*

April, 1943



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# HOUSING YEARBOOK, 1943

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## The Housing Year: A Review

**T**HIS review represents the attempt of the Editors of the *Yearbook* to give an overall picture of housing developments during the year and to editorialize. Each of the other major articles is written by the head of a federal agency concerned with housing and necessarily represents both the activities of that agency and the point of view of its administrator. In contrast, the Editors, not affiliated with any federal agency, and not being charged directly with the responsibility for administering any state or local housing activity, are able to view the housing scene with a detachment that may prove helpful both to the reader who approaches the *Yearbook* with a background of specialized experience in some segment of housing activity, and to the reader who approaches it without any specific experience or preconceived ideas.

While the *Yearbook* is the only published periodical annual summary of housing in the United States, it has customarily been written, published, and distributed mainly for the membership of the Association. Most of the members are either employees or members of the governing boards of agencies concerned with the public financing, planning, construction, or operation of housing.

For the most part, the period reviewed herein is the calendar year 1942. Events of the first few months of 1943 are clearly identified as such.

### A YEAR OF REORGANIZATION

The year 1942 was essentially one of reorganization—a reorganization of the nation's housing institutions and resources. Whereas during 1941 housing was carried on under a general economic and political psychology of business as usual, while preparing for the possibility of war, 1942 activity is being carried on under an all-out war psychology. This shift over to exclusively war objectives entailed the imposition of unprecedented government control and participation.

The reorganization of federal housing agencies by presidential executive order on February 24, 1942, is fully documented in the 1942 *Housing Yearbook* and in other publications of the Association. The outstanding accomplishment of 1943 has been the development of the organizational pattern laid down by executive order and, at the

same time, the rapid expansion of housing production under an entirely new set of conditions. These new conditions included the regulation by the federal government of the location, construction cost, design, method of construction, type of occupancy, and rent of most of the new housing built in the country during the year. Government activities ceased to be a matter of following trends in a normally free housing market. They entailed the actual creation of trends by means of both control and direct participation.

The location of residential construction was determined first, in a broad way, by the designation of critical housing areas within which, and only within which, further home building was permitted. Within these critical areas the federal government controlled the location of housing in such a way as to meet the manpower requirements of war industry, and at the same time to utilize transportation facilities of the community as efficiently as possible, without any unnecessary consumption of the nation's dwindling supply of rubber and other critical materials.

Both congressional legislation and administrative regulations of federal housing agencies limited the over-all cost of housing construction.

The methods and materials of construction were controlled largely by the critical materials list issued by the War Production Board, specifying the maximum amount of the various critical materials that could be employed per housing unit. It is interesting to note that the regulations imposed by the critical list constituted almost the opposite approach from the limitations embodied in customary building codes. The critical list established maximum amounts of material, while building codes specify minimum amounts of material.

Design was drastically affected both by the limitations of critical materials, already mentioned, and by the stipulation of maximum floor areas for rooms or dwelling units embodied in a set of standards for war housing formulated by the War Production Board.

By the end of 1942, over 75 million persons lived in areas under federal rent control.

Occupancy of all new dwelling accommodations produced either by construction or conversion was limited to essential in-migrant war workers.

#### AN ANALYSIS OF THE GOVERNMENTAL CONTROLS

Set forth in the following subsections are brief analyses of the objectives sought, the methods used, and the results obtained in the imposition of some of the various government controls mentioned above. Statistics are used as sparingly as possible. More detail on some of the

points covered is found in the articles elsewhere in the *Yearbook* which describe activities of the various federal agencies.

### *Housing for Whom*

It was stressed continually by the War Production Board during 1942 that every pound of critical material devoted to housing construction meant that much withheld from the production of armaments and munitions. This attitude sometimes resulted in failure to produce enough war housing early enough to avoid curtailment of war production due to a shortage of housing for the manpower required. The attitude did result, however, in a very careful re-examination of who should be accommodated in war housing. Late in 1942, the National Housing Agency worked out jointly with the War Manpower Commission and the War Production Board a regulation that war housing was to be available for occupancy only to essential war workers who had come into a community within one year prior to their application for lease or purchase of war housing.

The adoption of this policy constituted formal confirmation of the absolute cessation of the rehousing of resident workers, even though they might be living under extremely bad housing conditions or might be essential war workers, or both.

The policy was certainly open to some criticism because, as representatives of war industries sometimes stated, "It gave preference to an in-migrant, relatively unskilled worker over a trained, extremely valuable resident worker." However, there appeared to be no other basic policy that would preclude endless arguments and variations that in turn might result in the expansion of the war housing program beyond the limits which could be justified as absolutely essential. In April, 1943, the requirement was relaxed to permit occupancy by essential in-migrant war workers who had entered a community since July 1, 1941, provided it could be demonstrated that their present housing accommodations were of such nature as to impair efficient work. Furthermore, the relaxed regulations apply only to war housing built with WPB priorities applied for on or before February 10, 1943.

A second occupancy requirement adopted provided that all war housing produced by private builders must be made available initially on a rental rather than a purchase basis, although subsequent sale of such housing to a bona fide in-migrant war worker was permitted. The imposition of this second requirement represented one of the most drastic changes in private housing practice in the history of the country. It is well known that private operators have never produced

for rental purposes anywhere near the volume of new housing that they have produced for sale, even though by far the majority of American urban families are renters rather than home owners, and even though the Federal Housing Administration and other public and private agencies have attempted to induce the production of low- or moderate-rental housing by private enterprise on a substantial scale.

### *How Much Housing*

Experience during the year indicated clearly that the quantity of housing needed can not be determined primarily by the National Housing Agency or any other housing agency, but must be worked out on the basis of estimates and findings of the agencies dealing with transportation, manpower, industrial production, and military activity. A rough measure of the size of the war housing job was contained in the statement by NHA that accommodations will have been found or provided during the three-year period ending June 30, 1943, for some three million migrant war workers—1,700,000 in existing housing and 1,300,000 in new construction. Both this overall figure and the distribution of the housing to be provided have been constantly subject to changes in policy regarding the recruitment of personnel for the armed forces through Selective Service, the rapidly changing gasoline and rubber situation, the expansion of military posts, and drastic shifts in both the location and the type of war production activities.

The contribution of housing agencies to the 1942 war effort needs no apology, but it is well to keep in mind that in many instances of "too little and too late," or, "too much, too early," housing officials have borne the brunt of criticism that might better have been directed toward those who were unable to make the proper decisions or to make decisions early enough about the basic activities that constitute the war housing problems. It must be kept in mind that while policies concerning war housing needs can be altered over night, it takes time to produce housing.

### *Housing by Whom*

Private construction accounted for 64 per cent of the permanent and temporary family type dwellings on which building was started during 1942. According to estimates of the United States Department of Labor, urban dwelling units put under construction declined 34 per cent in 1942 from the 1941 level. An increase from 95,000 to 172,000 units, or 80 per cent, in publicly-owned housing was more than

offset by a decrease from 620,000 to 301,000, or about 51 per cent, in privately-owned housing. Construction of rural dwellings was negligible, except for a small amount of accommodations for migratory agricultural labor produced by the Farm Security Administration.

At the end of the year the non-farm public housing program totaled about 700,000 units, including all types of housing in all stages of development. War units outnumbered low-rent units by more than four to one. The private war housing program numbered about 655,000 units in all stages, including all privately-owned units receiving some form of federal assistance—such as permits to build, priority ratings, and FHA mortgage insurance—from the inauguration of defense housing activity to the end of February, 1943. Thus it is seen, that allowing for the difference of two months in the period covered, the ratio of public to private war housing operations is about seven to six.

Undoubtedly, the occupancy restrictions, together with the regulation of construction and limitation of floor area mentioned above, combined to reduce the proportion of private construction during 1942. Because NHA counted on private builders to produce substantially all of the permanent family-type dwellings in the war housing program, the decline of private construction during 1942 indicated that 1943 private quotas might not be met. In January, 1943, NHA and WPB, acting jointly, liberalized the war housing construction standards by increasing maximum floor areas by 10 to 16 per cent and permitting the greater use of soft wood lumber. It was estimated by NHA that the liberalization of the floor area requirement would render eligible for approval 50 per cent more of the applications for priority assistance from private builders than were eligible under the stricter standards.

### *What Kind of Housing*

All the privately-owned housing was of the family type. Of the 485,254 units of all types under jurisdiction of the Federal Public Housing Authority at the end of 1942, about 14 per cent were dormitory accommodations, 82 per cent family accommodations, and 4 per cent trailers. Practically all of the dormitories have been of temporary construction since the outset of the war program. The growing scarcity of construction material and the increasing need of placing housing in locations where it would have no logical postwar use resulted in a sharp swing to temporary and demountable types of construction during the year. During the last six months of 1942, 95 per

cent of all family-type public housing assigned for construction was of the temporary type.

The material shortages and cost limitations undoubtedly accelerated technological developments in the direction of pre-fabrication and experimentation with new materials. Not only were some of the restraints embodied in trade union practice or building contractors' customs swept aside, but many communities either altered or temporarily suspended their building codes in order to permit the construction of housing according to the limitations imposed by the various material conservation orders.

While much of this long-delayed technological advance is welcome, the conditions under which the changes have taken place give rise to some dangers that should be noted. In the first place, some of the housing constructed by private builders in the war program has been of such inferior design and construction that it may readily be classed as undesirable after the extreme wartime shortage is overcome and it may not be able to serve out the entire economic life upon which its financing is predicated. Without question, a considerable number of private builders continued to operate because it was better for them to stay in business and produce inferior housing than to cease activity altogether. Second, most of the private war housing has been financed with mortgages insured by the Federal Housing Administration under Title VI of the National Housing Act. Even though the initial owners or developers of this housing may get "out from under" during the early years of its amortization, the inferior quality of much of it may result in its being the first to "go on the rocks," when war conditions no longer justify its occupancy. The question arises, therefore, not only as to the extent of the financial burden that the federal government must assume by virtue of the contingent liability represented by FHA mortgage insurance on war housing, but also as to what effect a considerable quantity of foreclosed housing will have on postwar housing standards and the housing market in general.

On the other side of the picture, spokesmen for FHA claim that the private housing which can now be and is being built with Title VI mortgage insurance is of such quality as represents sound investment, and that as much as one-sixth of this housing could default without causing serious financial difficulty to FHA.

There have been obvious, and sometimes sensational, deficiencies in construction or design in certain public war housing of both permanent and temporary types. A few cases of such errors were traceable to actual fraud by contractors, while others demonstrate the fallacy of false economy or penalties for too much speed.

## TRENDS IN RELATED ECONOMIC FACTORS

An examination of various economic factors related to residential finance and construction indicates clearly the impact of the shift to war economy during 1942.

The cost of constructing a typical six-room frame house, as computed by the Federal Home Loan Bank Administration, rose about 4 per cent during 1942 to a level 12 per cent above the 1940 figure. The actual average cost for privately-financed single family structures in urban areas, as estimated from building permit valuations, declined from \$4,000 at the close of 1941 to \$3,400 at the close of 1942. Governmental restrictions on size and construction of housing undoubtedly were responsible for this decrease in the actual cost per unit in the face of a general construction cost increase.

Recordings of mortgages of \$20,000 or less declined only 17 per cent from the 1941 level, although private urban residential construction fell off 51 per cent. There was a pronounced shift of mortgage transactions from new construction to existing dwellings. The total private home mortgage debt increased at a retarded rate during 1942 to reach approximately \$20,650,000,000 at the end of the year—a figure approaching the peak reached in the '20s.

The relatively small increase in mortgage debts, plus the rapid increase in the retirement of Home Owners Loan Corporation mortgages, indicated that borrowers were liquidating their debts rather than taking advantage of their increased incomes to assume correspondingly greater obligations.

By declining 28 per cent from the 1942 record to a figure of 42,000, recorded urban foreclosures of mortgages reached its lowest point for the past 15 years.

It is estimated that home mortgage institutions sold during the year some \$400,000,000 of the properties they owned. As a result of this activity, it is probable that real estate owned by these institutions has fallen below a total of one billion dollars for the first time in more than 10 years.

The cessation of all normal peacetime housing construction, the spreading out of families due to increased incomes, and migration for defense employment reduced vacancies of all dwellings in cities over 25,000 from 4.6 per cent recorded in the 1940 housing census to 2.5 per cent as determined by a U.S. Department of Commerce survey in 1942. The latter figure made no allowance for dwellings unfit for occupancy or for those that were only temporarily vacant during a change of occupancy.

The adoption of rent control, already mentioned, was undoubtedly the only major factor responsible for a reduction of .6 per cent in rents as revealed in cost of living studies.

### ADMINISTRATIVE DEVELOPMENTS IN PUBLIC HOUSING

The administrative agencies of the federal government dealing with public housing underwent a sweeping reorganization under the presidential executive order of February 24, 1942. The Federal Housing Administration and the Federal Home Loan Bank Board were moved over, more or less intact, to the jurisdiction of the newly created National Housing Agency. The several organizations dealing with non-farm public housing were consolidated into an entirely new agency, the Federal Public Housing Authority—the third of three major agencies under NHA.

#### *Decentralization*

Both NHA and FPHA were faced during 1943 with the need for establishing administrative regions and almost completely new administrative machinery. The two agencies adopted a pattern of ten identical regions, as compared to the seven previously utilized by the United States Housing Authority—the major agency absorbed into FPHA. The National Association of Housing Officials also found it advisable to adopt the new NHA-FPHA regional pattern. The chief obstacle to effective regionalization during the first half of 1942 was not any lack of validity of the theory, or of genuine desire on the part of Administrator Blandford of NHA or Commissioner Emmerich of FPHA to bring about decentralization, but the fact that the unsettled state of the system for granting priorities on critical housing construction materials prevented concurrent decentralization of the administrative machinery for priorities. Frequently, the best efforts of NHA and FPHA to make decisions on the programming and construction of war housing in the field and to carry out these decisions, were completely offset by the uncertainties regarding the availability of construction materials and centralization of authority regarding these matters in the main offices of the War Production Board. As a consequence of these difficulties the programming and construction aspects of housing administration were much less effectively decentralized than were the management aspects.

A less tangible but important deterrent to decentralization was the centralized psychology of some of the personnel of Washington and regional offices. However good the intentions of some of the responsible administrative employees of the federal agencies may have been,



they faced the 1942 decentralization problem with a psychology of centralization developed during former years of housing service with federal agencies. Thus, it was often difficult for them to maintain a reasonable distinction between the legitimate and necessary supervisory powers of the federal government and its functions as adviser to local public agencies. Extreme variations in both the desire and the capacity for autonomy on the part of local housing authorities rendered application of a fixed pattern of decentralization difficult. Without the aid of useful precedent it was natural that some federal officials did not change their attitudes or methods. In many cases, the ties that served as federal apron strings in the early days of public housing developed into manacles. Nevertheless, by the end of 1942, local housing authorities were operating all but a scattered few of the federally-owned or -aided prewar public housing developments and were handling, either as owners or agents for the federal government, about 30 per cent of the entire public war program.

#### *Relation of Local Authorities to War Activities*

The role of local housing authorities in the war program has by no means been limited to the handling of war housing mentioned above. Many authorities have voluntarily adopted policies providing for the acceptance of war workers in their non-war (low-rent) housing developments, or have converted these developments to exclusive war use. The speed, quality, and economy achieved in the public war housing program have attested the value of the widespread and already operating administrative machinery represented by local housing authorities at the beginning of the war emergency.

The introduction of large-scale war housing developments into urban communities often requires at best a considerable change in the patterns and procedures for supplying customary facilities for health, recreation, education, transportation, etc. In non-urban areas the changes required represent a virtual upheaval. The use of local housing authorities by FPHA, both as advisors and as constructing or operating agents for war housing projects, has helped meet the difficult problem of relating these new neighborhoods of "strangers" to the life of the community into which they are introduced. In fact, the Federal Public Housing Authority deems local official participation so valuable that it is urging the establishment and use of local housing authorities or equivalent agencies to handle war housing even though the powers of the agencies are strictly limited to aiding the federal government, and the organizations themselves, as well as the housing they handle, will cease to exist after the War.

By means of guidance and stimulation of tenant activities, local authorities have enabled these groups to establish outstanding records for achievement in citizen wartime activity. These activities of tenants in public housing cannot be attributed primarily to the efforts of local housing authorities and their management personnel, but to a great extent to the fact that the favorable community-type environment created by a housing development constitutes a strong incentive for families to participate in neighborhood affairs on a truly democratic basis. The result has been that families who sometimes have been sneeringly referred to as "parasites" or "good-for-nothings," living at the expense of the public, have developed a sense of civic pride and a degree of participation in community affairs exceeding markedly that shown by most families of larger incomes.

The effectiveness of civilian defense organization in large-scale public housing developments may be taken as an example. When the need for civilian defense activities arose, it was found that in most public housing developments there existed either tenant or management organization that lent itself with few changes to the delegation of duties for civilian defense. The orderly physical arrangements of the developments facilitated both the assignment of responsibility to individuals for specified areas or units, and the systematic distribution of materials and equipment for air raid defense.

The tenants of public housing developments have made outstanding records in other civilian activities such as the purchase of war bonds, donations to the blood bank, and giving instruction on rationing regulations and procedures. The year 1943 will see the tenants turning their attention to war gardens wherever their properties will permit such activity.

The shortage of facilities for medical care has emphasized the value of clinics that frequently have been established in the projects of local housing authorities. Such clinics, like some of the recreational facilities of public housing, are customarily open to all residents of the neighborhood regardless of project tenancy, and thus constitute an important civic service.

*War Housing Centers.* The relationship of local housing authorities to the war housing centers established by the National Housing Agency was the subject of rather intense controversy during the latter part of 1942 and the early months of 1943. When NHA first instituted its program of war housing centers, no clear-cut policy about the relation of local authorities to these offices was formulated. Procedures and policies varied extremely from one community to another, ranging all the way from ignoring local authorities completely, to

assigning them the full responsibility for organization and operation of a center. With the reorganization and strengthening of the homes use program of NHA in the fall of 1942, it became evident that war housing centers would play a more important role in the local public relations and administrative picture. At this point, numerous local housing authorities put forward the claim that NHA's failure to recognize them as more than one of numerous local agencies to be represented on an advisory board for a war housing center, constituted a serious reflection on their positions in their respective communities. Local authority spokesmen maintained that the authorities were and should be *the* local housing agencies, and that their disregard by NHA was not only seriously damaging their standing in their communities but was indicating an unwarranted anti-public housing attitude on the part of NHA.

The National Housing Agency pointed out, on its part, that the war housing center programs went far beyond the activities of the local housing authority. The Agency also countered that either because the local authority activities had been confined almost exclusively to the development and operation of federally-aided low-rent or war housing, or for other reasons, most authorities did not share the confidence of all groups in the community whose participation was necessary for the success of the programs entrusted to war housing centers. By March, 1943, it appeared that NHA had reached a practically conclusive decision not to utilize local authorities for the operation of war housing centers.

As is the case in most arguments, there are valid points on each side. There is no question but that the NHA decision has damaged and will damage the position in the community of some local authorities that not only have built up through the years a general acceptance of their public housing activities but also have demonstrated the validity of their claim to represent local housing interests in general. On the other hand, it must be recognized that NHA's immediate and imperative responsibility is the most effective prosecution of the entire war housing program, and that such an achievement depends for its success not only upon the development of public war housing, but also upon the most complete exploitation of all of the housing resources in a community, including the registration of all available dwellings and the conversion of all structures suitable for war housing purposes. The delegation of responsibility for developing such a broad program to a local agency which is identified in the minds of most groups solely with the public housing program, definitely holds possibilities for the retardation of that program. It appears, therefore, that

NHA had to choose between facilitating the attainment of its immediate objective and the strengthening of an important part of the permanent administrative machinery for housing, at the expense of possibly slowing down the war housing program.

Now that the decision has been made, it appears that further argument would serve little purpose other than to detract from the unity necessary for successful prosecution of the war housing program. The factors that have operated to limit the position of local housing authorities in their respective communities are examined later in this article.

### *Rent Policy*

One of the most knotty problems facing the Federal Public Housing Authority during 1942 was the development of a rent policy that would bring some order out of the policies originated by the various agencies that were absorbed into FPHA, that would satisfy the objectives of both the low-rent and war housing programs, that would provide for adjustments to rapidly rising family incomes, and that would conform to the specific requirements of Congressional legislation.

Most of the federal funds for public war housing have been made available under the Lanham Act. Amendments to this Act that became effective in January, 1942, include one pertaining to rent which states in part that the Administrator<sup>1</sup> is required to fix fair rentals ". . . which shall be based on the value thereof [i.e. of projects] as determined by him, with power during the emergency, in exceptional cases, to adjust the rent to the income of the persons to be housed, . . ." This provision, undoubtedly, represented an attempt of Congress to follow the report of the Committee on Public Buildings and Grounds of the House of Representatives when, in recommending the Lanham Act amendments for passage by the House, it stated: "This Act . . . is designed to provide houses for persons engaged in national defense and who, in the opinion of the Committee, are able to pay an economic rent or to pay the fair value of houses which they might purchase . . ." This legislative requirement contributed nothing to the provision of public war housing except administrative complications. In general there are only two reasons for public war housing. The first is that private enterprise will not produce housing of a given type in a given locality at any rental when there is no possibility of a permanent market for such housing. The second is that private

<sup>1</sup> Meaning at that time the Administrator of the Federal Works Agency. War housing activity of FWA was transferred to FPHA on February 24, 1942.

enterprise cannot produce housing at a rental which will meet the needs of many of the essential in-migrant war workers. The rent policy in the Lanham Act makes it necessary for the Federal Public Housing Authority to go through the motions of determining an economic rent and then, in most cases, to set a lower rent to meet the actual needs of the war workers who cannot be supplied by the operations of private enterprise. Following the Lanham Act, rental limitations literally would mean that the only difference between the rents in public war housing and private war housing would be the margin of profit that is included in private operations.

As a practical solution, FPHA has been forced to make the exception the rule, and has set up a number of standard rentals based on size of accommodations but not actually covering the full cost of the housing involved, and has then written down these standard rents even further below actual cost, in order to meet the needs of war workers in many communities.

### *Community Facilities*

The provision of adequate utilities and other community facilities proved a major problem during the year. There were two major causes of this problem. The first arose from the policy of the Division of Defense Housing of the Federal Works Administration, that no community facilities beyond the barest minimum of utilities would be included in public war housing. The second cause was the failure of the War Production Board to grant preference ratings at the right time or of the right value to assure the provision of utilities for housing developments at the time they were otherwise ready for occupancy. Shortly after the establishment of FPHA, that agency recognized the folly of building extremely large or isolated war housing developments without such essentials as shopping, health, education, and recreation facilities, and took note of the gross waste involved in lack of coordination between preference ratings for both utilities and other community facilities and the housing itself. The situation was improved substantially during the year, but occupancy of otherwise adequate war housing is still retarded in some cases by the absence of necessary facilities.

The loss of WPA assistance for the operation of community facilities and programs of community service was a hard blow to all public housing developments and particularly to war housing projects that did not have available the general resources of a municipality as did many of the low-rent projects.

### *Personnel*

The pronounced expansion of public war housing activity during this year required the recruitment of almost as much additional personnel as was employed in the entire public housing program before the war. It was estimated that about 2,000 new people were needed to fill key positions in management alone. A large share of the employees that were drawn into federal service came from the staffs of local housing authorities. The training of both new and experienced employees in housing was undertaken by a federal agency for the first time on a permanent basis when FPHA established an office of housing management training. By the end of 1942, this office had made remarkable progress in the training of personnel in the Washington and regional offices of FPHA and in the offering of advisory assistance to local housing authorities in training matters. The program was limited by enabling federal legislation to strictly in-service training. There remained no established system for pre-service training in housing, either by the federal government or by any private agency.

In spite of the beginnings made in in-service training it was necessary to place hundreds of new people in the field with responsibility for managing large housing projects without giving them any real opportunity to prepare for their new duties. The field of private residential management was probably the greatest single source of management personnel recruited for public housing. Persons with experience in the management of hotels and other similar private institutions were used extensively for the management of war housing dormitory developments.

The year saw no changes in the extent to which civil service procedures were applied to local housing authorities. Cities in which housing authority personnel is under the jurisdiction of a civil service commission are: New York, Buffalo, Yonkers, and Syracuse in New York; Detroit in Michigan; New Haven, Bridgeport, New Britain, and Norwalk in Connecticut; and Washington, D. C. The adoption by local authorities of merit systems other than civil service has been relatively slow. Only a handful of authorities—mostly in the larger cities—have complete systems embodying fixed procedures for recruitment, promotion, compensation, discipline, etc. To the best knowledge of the Editors, no employees of local housing authorities are covered by retirement systems.

### *Disposal of War Housing*

Local housing authorities and local governments have evinced considerable concern over the absence of any specific plans for or assurance

of the disposal of war housing when it is no longer needed for its original purpose. There are two major aspects to the problem. First, provision must be made for the actual and prompt demolition of purely temporary housing and the removal of demountable housing; and funds must be available for this purpose when needed. Second, there must be some plan whereby permanent, publicly-owned war housing will be disposed of with least loss to the federal government, with greatest value to the public at large, and with least possible disruption of the postwar housing market. In connection with this second problem, the Lanham Act amendments adopted in January, 1942, prevent any effective administrative planning at the present time. The amendments flatly prohibit the conveyance of Lanham Act housing to any agency having for its purpose slum clearance or the provision of "subsidized housing for persons of low income." The amendments, while directing the disposal of war housing "as promptly as may be advantageous under the circumstances and in the public interest," actually prohibit further public use of this housing without specific Congressional action.

Some groups, representing private real estate operators, have gone on record to the effect that the federal government should dispose of all its war housing immediately after the War. At the same time, they have voiced the fear that ghost towns or "bargain counter" housing dumped on the market after the War will constitute great hazards. No one can question the desirability of demolishing temporary housing at the earliest possible moment. It is difficult to see, however, how the advice of such private operators, if followed, would be either in the public interest or in the interest of the private residential market in general.

In 1941 and early 1942, a substantial amount of the family-type public war housing was so located, designed, and constructed that it could be a permanent public asset. If the federal government is forced to sell this housing to private operators after the War at prices at all comparable to those received for similar housing construction during World War I, not only will the public take a heavy loss on funds already invested, but it will have to turn around and pay for an increase in the public housing program to make up for dwellings that were released from public control merely because they were built under a war tag. Furthermore, a considerable quantity of war housing on the market in some communities, at a bargain rate, would constitute grossly unfair competition to private operators who are not able to purchase it. If war housing is retained in public ownership and turned over to proper local agencies, it will be administered according to tenant

selection and rental policies of these agencies, thus retaining its value for a public purpose and not constituting a threat to any local legitimate housing market.

### *Finance and Rent Collection*

The increasingly good reputation of the securities of local housing authorities among private investors was indicated during the year by the increase in the proportion of project development funds secured from private investors rather than from the federal government, and the progressive decrease in interest rates paid for these funds. Some federally-aided locally-owned public housing developments have secured more than 85 per cent of their development funds from private investors. Interest rates on local authority securities sold to private investors during 1942 were less than 2 per cent. These trends are particularly significant because they indicate that in the long run the federal government may be eliminated almost completely as a source of loans for public housing, and because reduction of interest rates on borrowed capital permits corresponding reductions in the amount of subsidy necessary to keep rents within reach of low income families.

Average figures for the operation of low-rent projects indicate a combined rent and vacancy loss of about  $1\frac{1}{2}$  per cent of rent charged.

The majority of low-rent projects utilize some form of rent scale that provides for adjustment of rents in relation to tenants' incomes. The incomes of tenants in public housing developments rose as did other incomes during 1942. It was the practice of most local authorities to collect increased rentals from tenants with substantial increases in income up to the level at which an economic rent (one including all costs but no profit) was reached. Increase in income beyond this point renders a tenant ineligible for continued occupancy in a project. It has proven necessary in some cases, however, to retain relatively high income families in low-rent projects for the simple reason that there are no adequate accommodations available for these families anywhere else in the community.

The increase of rental income above budgeted figures has permitted local authorities to increase their reserves for rent loss and vacancy against possible postwar difficulties, to hasten the amortization of their projects, to reduce subsidies received from the federal government, and to make larger payments to local governments in lieu of taxes. Experience during the year indicated clearly the desirability of the flexible subsidy pattern under which low-rent housing is operated.

Because public housing serves a public purpose and does not seek to achieve any profits for its owners or operators, it was declared by



the Office of Price Administration not to come under the provisions of federal rent control unless, and until, the rents charged approached those charged by private enterprise for comparable accommodations in the same community.

### HOUSING LEGISLATION

Because so few state legislatures meet in the even-numbered years, there was not a great deal of state housing legislative activity during 1942. No further legislation enabling the establishment of local housing authorities to engage in low-rent public housing was enacted during the year. Therefore, Iowa, Kansas, Maine, Minnesota, Nevada, Oklahoma, South Dakota, Utah, and Wyoming continued throughout the year without such legislation. By the end of February, 1943, a considerable amount of state legislation relating to public housing was either under consideration by legislatures or had already been enacted. Minnesota had under consideration a bill to establish local housing authorities to engage in low-rent housing. Bills extending for the duration of the War the power of local housing authorities to engage in war housing had been enacted in four states and were under consideration in an additional thirteen.

Of the nine states lacking any type of enabling legislation for public war or non-war housing, Nevada had enacted legislation for war housing and all the others except Utah and Wyoming had war housing bills under consideration. One state had enacted, one had defeated, and ten had under consideration legislation amending the low-rent housing acts to permit the occupancy of low-rent housing by war workers.

In Georgia, Idaho, Indiana, Montana, Nebraska, and Washington bills were introduced whose passage would put an end to public housing aided by the federal government under the provisions of the United States Housing Act of 1937 as amended. These bills provided either for the dissolution of local housing authorities or for the levying of full taxes on their properties.

Other state legislation under consideration as of the end of February, 1943, included authorization for cities to participate in the establishment of war housing centers; extension of geographical jurisdiction of existing housing authorities, or authorization for the establishment of housing authorities in smaller cities or on a regional basis; authorization of the investment of funds of state bodies, banks, and other financial institutions in securities of local housing authorities; and the changing of compensation or term of office of housing authority personnel.

The passage of an urban redevelopment act in Kentucky in 1942 supplemented the enactment of similar legislation in Illinois, Michigan, and New York during 1941. No urban redevelopment project has been undertaken under any of these acts to date. Early in 1943 the New York legislature was considering important changes in the New York law to make urban redevelopment activities more attractive to private enterprise. Urban redevelopment bills were either before the legislatures or had been drafted in Massachusetts, Florida, and California.

Federal housing legislation during 1942 was characterized by the Lanham Act amendments already referred to, by the approximate doubling of appropriations for public war housing, and by the more than two-fold increase of authorization for the Federal Housing Administration to insure private loans for war housing. The additional public war housing appropriations made during 1942 brought the total to more than \$1,065,000,000. Authorization for FHA insurance of war housing mortgages under Title VI of the National Housing Act was increased from \$300,000,000 to \$800,000,000 during the year, and was further increased to a total of \$1,200,000,000 in March, 1943.

Having a purpose similar to the state urban redevelopment laws mentioned above, Bill S. 953 was introduced in the Senate in April, 1943, to provide for the extension of federal aid for the acquisition by municipalities of land in blighted areas. No federal legislation providing funds for the planning of postwar public work was enacted during 1942, although a bill was introduced proposing the appropriation of \$25,000,000 for planning federal public works and \$75,000,000 for planning state and local public works, presumably including housing. A similar bill was introduced as H. R. 1898 in February, 1943.

### STATE COURT DECISIONS

By the end of the year, there had been 67 decisions in state courts dealing primarily with the validity of the major principles and practices in public housing as administered by local authorities. In only one of the cases to reach a highest state court (*Columbus Metropolitan Housing Authority v. Thatcher*, decided June, 1942) has an adverse decision on an important point been rendered. In this case, the court ruled that the real property of local authorities did not serve a public purpose and, therefore, was subject to local taxation. Because local tax exemption of housing authority properties (usually partially offset by payments in lieu of taxes) constitutes the usual method whereby local governments contribute their share of the necessary subsidies, the Ohio decision terminated local subsidies to public housing in Ohio. This

discontinuance represented a breach of contracts between the local governments and the FPHA. Under these contracts the payment of annual subsidies by the federal government is conditioned upon the contribution of supplementary annual subsidies by local governments. The withdrawal of both these subsidies would about double the rent, would bring about wholesale evictions of low-income families, and put public housing properties in direct competition with private properties of adequate standard. Because the bonds sold by local housing authorities to private investors to obtain a portion of the development funds are secured partly by the annual subsidies, the discontinuance of these subsidies would also jeopardize this private investment.

To prevent these effects of the Ohio Supreme Court decision, the Federal Public Housing Authority, on April 1, 1943, took title to some \$60,000,000 worth of locally-owned, federally-aided public housing projects in Ohio. The Authority will not be able to make any payment in lieu of taxes to the local governments concerned. Thus, the attempt to secure normal tax revenues from locally-owned public housing in Ohio has resulted both in the loss of all local revenue and in the loss of local ownership of the housing, by virtue of which ownership a large degree autonomy in project operation could be assured. Also by virtue of local ownership a project would belong to the local authority or the local government, free and clear, at the end of the amortization period.

That the Ohio decision constituted not only a disservice to the citizens of Ohio, but a retrogression in legal thought as well, is indicated by the fact that the highest courts of 25 other states have upheld the tax exemption of public housing, and by the further fact that in January, 1943, the highest court of Kentucky, hearing a case based on evidence almost identical to that presented in the Ohio case, handed down a decision the exact opposite of the Ohio decision.<sup>2</sup>

#### POSTWAR PLANS

Before analyzing the situation as regards postwar plans it is well to examine a little of the background of public housing in the United States and especially the place of local housing authorities in local public administration.

The public housing movement in this country is by and large a child of the depression. Federal activity developed between the years 1932 and 1937 as part of a make-work program. It did not develop, as in some other countries, out of a multitude of well-studied and clearly-

<sup>2</sup> See "Public Purpose in Public Housing: An Anachronism Reburied." *Yale Law Journal*, December, 1942.

presented local needs. There has never been widespread local political support for housing originating in city halls, and extending on up through state legislatures to Congress. During the federally-operated public housing program from 1933 through 1937, public housing was sold to local communities largely on the argument that it would make work, replace slums, and would cost the locality practically nothing. This continued to a lesser extent during the decentralized prewar program from 1937 through 1941. Local financial contribution to public housing has been limited almost exclusively to the painless but unpopular exemption from real property taxes on housing projects.

The fact that local housing authorities are established by state law with broad powers to deal with the housing problems of local communities, regardless of aid received from any specific federal agency, has been repeatedly overlooked. The dominance of the federal government as a source of loans and subsidies for public housing has resulted in local housing authorities frequently being considered by their own citizens, and sometimes by members of the authority themselves, as agents of the federal government and not as local institutions. The development of the New York program of state aid is the major variation of the federal-local pattern. This attitude has been responsible for the almost universal failure of local governments to supply housing authorities with funds for the support of operations that cannot properly be financed through the development and management of federally-aided public housing.

Because public housing was nurtured in the "hot house" of the depression-borne work program and has not developed the tap roots that characterize more indigenous, slow-growing organisms, it is not to be concluded that it will wither and blow away. It holds within its demonstrated ability to meet a pressing community need the seed of further and more vigorous growth. The problem is essentially one not of whether there will be more public housing after the war, but whether the local agencies that do it will be able to outgrow the limitations of their origin and serve an even broader public purpose.

It has been quite freely predicted by some responsible federal officials that if local housing authorities are not ready to become all-around housing agencies in the postwar period, they will either have to step out of the picture entirely or confine their efforts exclusively to the public part of an over-all program, leaving to other agencies such important functions as the improvement of housing regulations, stimulation and guidance of private enterprise in neighborhood building and rebuilding, and the integration of a comprehensive housing plan with overall city planning. There is already evidence that groups other

than housing authorities or housing officials, actuated primarily by a desire to serve business interests or points of view that they represent, are putting forward plans that purport to be comprehensive patterns for postwar housing or urban redevelopments. In some of these plans there is evident the assumption that the country will find itself after the War in an elysium of increased income among poor families, reduced residential construction and operating costs, low land values, renovated tax systems, and magic master plans that will render inapplicable the hard-earned housing experience of the past 10 years. It is certainly the responsibility of housing officials, without losing the idealism that must continue to leaven the housing movement, to view the postwar plans and proposals with a "yes, but" attitude and prepare to engage in unbiased analysis, and to submit workable alternatives to partial plans.

### *Housing in Urban Redevelopment*

During 1942, there was an encouraging growth in public recognition of the importance of immediately instituting planning for postwar housing development. The National Housing Agency, although it was primarily concerned with the immediate provision of war housing, made a start, through its Division of Urban Studies, on the development of a technique for formulating comprehensive postwar housing plans. The National Resources Planning Board included housing in almost every mention of the elements of a postwar program. Most other public agencies and most private groups that gave any study to the question seemed to concur in the decision that there must be a lot more and a lot better housing after the war. Here, general agreement seems to end. Most of the proposals for urban redevelopment fail to point out that the rebuilding of bad urban areas not only involves a vast rehousing operation, but involves also the rehousing of a large number of families whose incomes heretofore have been much too low to enable them to secure housing of a minimum modern standard. The urban redevelopment plans which have been put forward usually include the use of federal credit and subsidies for the acquisition of blighted areas, and the writing down of property values to a level where any type of redevelopment for which there is a profitable market could be undertaken.

There is a great need for a realistic analysis of the potentialities of urban redevelopment—particularly an analysis that will demonstrate clearly the extent of the market for housing that could be produced at a profit as part of an urban redevelopment plan, and the actual cost of rehousing the displaced population that cannot be rehoused at a

profit. Any redevelopment that merely substitutes high rent for low rent dwellings is not worthy of serious consideration.

Reference has already been made to federal and state legislation for urban redevelopment and the financing of postwar planning. To this there should be added mention of Senate Resolution 13, introduced on January 7, 1943, by Senator Taft of Ohio. Its purposes are: to ascertain the status of the private and public housing programs under NHA and its constituent agencies; to develop a program for disposing of emergency housing at the end of the war; and to develop now a comprehensive postwar housing program, including both private residential construction and slum clearance, and subsidized public housing. Congressional developments in March, 1943, indicated that the investigation called for in the Taft Resolution would be included in the proposal by Senator George of Georgia for the establishment of an overall postwar planning study, the housing portions of which would be conducted by a special subcommittee.

The almost complete absence of financial support for local housing authorities from local governments has already been mentioned. This, in combination with the limitations on the use of funds involved in the development and operation of federally-aided public housing, constitutes a severe limitation on the planning activities of local public housing agencies dealing with postwar housing. In communities with active and adequately-financed local planning agencies, sympathetic to housing, it may be that the housing authorities will find it unnecessary to engage in much direct research to determine their postwar roles and to prepare general plans for immediate development after the War. Even in such situations, however, a local planning commission could hardly be expected to develop actual site plans, make careful analyses of housing markets, and do the other preliminary work that is necessary if housing agencies are to be ready to assume promptly their important role in a postwar works program. In communities where no public planning agency exists, it is essential that the local housing agency assume as much of the planning responsibility as is necessary to formulate a realistic scheme of postwar action.

Housing is not a sufficiently mature activity to have reached the status of other municipal functions like schools, water works, highways, and parks. In these fields, it is assumed that the administrative agency in charge has specific plans for what it wants to do next. The country is at present in a position which is vastly superior to its 1933 position regarding the availability of administrative machinery for housing. Nevertheless, it is well to keep in mind the delay and waste that resulted when the nation attempted to carry out a housing

program as part of a large scheme of federally-aided public works, without the previous preparation of any comprehensive or detailed plans.

#### ... AND IN CONCLUSION

Finally, the Editors of the *Yearbook* offer an apology to those who may feel that this summary is unduly critical. On the positive side, it can be said that there is no doubt about the ability of this country to plan and carry out a really stupendous program for the proper housing of the entire population during the next few decades. The little we have done so far toward the improvement of housing finance, planning, construction, and operation is only a gesture toward future accomplishment. Our people are beginning to learn that the sun sets in their own back yards. We can no longer despoil our townsites and rural areas and move on to new frontiers. The new frontier today consists of the realization that man can be master rather than slave of his environment. To paraphrase the oft quoted words of a general—"We have just begun to build."

# The First Year of the National Housing Agency

JOHN B. BLANDFORD, JR.

Administrator, National Housing Agency

**P**ROGRESS in the housing field during 1942 was substantial. As far as past housing experience in the United States is concerned, it was also unique. It had no concern with maintenance of the peacetime program, the volume of house building and purchase, nor with low rent housing, but only with provision of the bare essential minimum of housing required to get war production to the peak level as soon as possible and to keep it there.

The establishment by the President of the National Housing Agency, early in 1942, was the first step in this direction. The major problems confronting the Agency have consisted of: (1) getting the housing organization focussed on the war-housing job; (2) programming housing to meet wartime needs; (3) getting housing recognized as an integral part of the war effort; (4) obtaining funds to carry out that program; and (5) restricting occupancy of housing to war workers.

## FOCUSSING ON WAR HOUSING

The immediate purpose in creating the National Housing Agency, which consolidated into one organization practically all urban housing functions of the federal government, was to simplify and improve housing administration in the interests of the war effort.

The organizational set-up of the National Housing Agency, with its three major constituents—the Federal Public Housing Authority, the Federal Housing Administration, and the Federal Home Loan Bank Administration—all under the “supervision and direction” of the National Housing Administrator, is now generally well known.<sup>1</sup> These constituents have retained their pre-war functions and they are at the same time the units through which the war-housing program is put into operation. The principal organizational changes which resulted from the Executive Order of February 24, 1942, were the consolidation of publicly-financed housing activity in the Federal Public Housing Authority, and the establishment in NHA of the Office of the Administrator which formulates over-all war-housing policies, and plans the war-housing program.

The Office of the Administrator is the planning and policy determining unit of the Agency. It determines how much, where, when, and

<sup>1</sup> See 1942 *Housing Yearbook*.



what types of war-housing accommodations shall be provided; and it assigns to the constituents the job of getting those units ready on schedule for war-worker occupancy. The Office of the Administrator is aided in both these functions by its 10 regional offices which have been established to plan the war-housing program at the local level.

#### PROGRAMMING TO MEET IN-MIGRANT NEEDS

The steps in the programming process employed by the National Housing Agency include concentrating activity in so-called critical housing areas; estimating the need for housing accommodations in terms of the expected number of in-migrant war workers; planning to meet that need, first, by using to the maximum all existing housing facilities, and then all available structures which may be converted to housing use; and, finally, arranging for construction of the minimum amount of new housing necessary to supplement the existing supply.

Reduced to the essence, these responsibilities mean one thing for the war-housing program of NHA—namely, it must provide housing facilities only for the necessary minimum number of war workers whose in-migration is indispensable to the war industries. These are the workers the War Manpower Commission estimates will have to be brought into war industries, and their housing requirements represent the irreducible minimum below which housing production cannot go without danger to war production. These estimates are the raw materials required for determination of war-housing needs in specific critical areas. They are prepared in the field offices of WMC, which is primarily responsible for them, although they also reflect close co-operation between the regional staffs of WMC and NHA.

The National Housing Agency views its immediate job simply as a problem in wartime production, which like all other war-production jobs became increasingly difficult as 1942 progressed and as the war effort deepened. Changing war-production schedules, a constantly tighter manpower situation, an increasing stringency of critical materials, and greater transportation burdens all have contributed their share of problems to the job of meeting war-housing needs.

With respect to critical areas, the number has fluctuated sharply. Equally important have been the often sudden shifts in the intensity of housing needs in separate localities. For example, the perfection of a new design for a bombing plane or a fighter plane may cause a sharp increase in production at the originating plant, with a possible slowing down, for a time at least, of the plants which had been turning out the older types. Or, consider the effect of a decision to discontinue an ordnance plant in one area and to achieve the same or greater pro-

duction by stepping up operations in others. In both cases, NHA is called upon to adjust its housing program to meet the altered local needs. And most of these changes are sudden and many are simply unpredictable.

Similar programming shifts result from changes in manpower policies. These include the increasing employment of older persons, women, and various minority groups in war industries. Policies of related agencies, such as the Selective Service, with respect to deferment and the size of the armed forces, also affect the war-housing program. Some of these measures mean more intensive use of local labor supply and thus reduce the strain on housing facilities; others increase the total demand for housing accommodations or for accommodations for specific income groups.

In some localities, solution of the local housing problem can be found in an extension of the commuting area. In others, this is not possible because the local transportation system is already carrying its maximum load.

Even the Homes Use program cannot be applied with equal effectiveness in all communities. In some, the potentialities for absorption of in-migrants in existing housing are far greater than in others. Nevertheless, the urgent need to conserve critical materials has forced concentration on this program. Since the latter part of 1942, NHA has been intensifying its efforts in this direction. This program has two purposes: (1) to make maximum use of existing housing facilities "as is," by encouraging persons who have extra living space to make it available to war workers during the emergency; and (2) to increase the number of housing accommodations in existing structures by encouraging their remodeling and conversion, either by private owners with their own funds, or by lease to the Government for conversion with public funds. In order to be eligible for conversion with public funds, properties must be capable of yielding additional living quarters, and must be properly located with reference to war industries. The Homes Use Service also maintains clearing houses in war-production centers, where available living accommodations may be listed and where war workers may apply for use of those quarters. These clearing houses are operated locally as Homes Registration Offices in some communities and as War Housing Centers, with some government support, in the more critical housing areas.

Changes in production schedules and in the demands on critical materials are also responsible for changes in the type of housing planned and in the channels through which it shall be provided. In some localities the housing problem can be solved by programming

more privately-financed homes of the permanent, family-dwelling type. In others, the solution is to be found in the provision of dormitories and temporary structures of various kinds. Where it seems probable that a long term need will exist in a locality, permanent housing will be supplied by private builders, provided they can meet the necessary limitations as to size, cost, location, time, and occupancy. This is in line with NHA's policy of encouraging private enterprise to undertake all of the war-housing job that it can handle. The balance of the total need, which now is met almost wholly by temporary housing, must be built and financed with public funds.

### GETTING HOUSING RECOGNIZED

A good share of housing administrative effort during 1942 was devoted to establishing the need of materials for war housing in some harmony with the needs of other war-production activities. Recognition of this claim was achieved in the Joint Declaration of Policy signed on December 11, 1942, by the War Production Board and the National Housing Agency. The consideration for this recognition was NHA's threefold responsibility to program only the minimum amount of housing needed for the indispensable in-migrants; to limit occupancy of war housing to war workers only; and to conserve to the limit the use of critical materials by maximum use of existing housing facilities.

Three important developments have stemmed from this new status of war housing. The first is that the National Housing Agency now functions as the claimant agency for war housing under the War Production Board's Controlled Materials Plan. Through its representation on the Requirements Committee and the Plan's supplementary working groups, the war-housing program is afforded direct representation in the allocation of war materials. Under the agreement with WPB, the National Housing Agency will submit quarterly the estimated requirements for critical materials for all war-housing needs, and then will determine their distribution between privately- and publicly-financed housing.

Another development is the recent assignment by WPB of AA-3 preference ratings to deliveries of construction materials for war housing, both private and public, and for conversion projects as well as for new construction. For temporary housing built according to standard plans, NHA now has a blanket priority rating which will greatly facilitate operations and reduce production time for projects of this type.

The last major development is the revision of the War Housing Construction Standards recently worked out by WPB and NHA. These should be of special benefit in aligning the private building industry

more closely with the war-housing program. The new standards represent some relaxation of former limitations. They contain more workable procedures while still promoting maximum conservation of critical materials.

The net result of these improved ratings and procedures is that all housing operations, private and public, are now on a complete war basis. Unessential construction has been eliminated and maximum economies have been effected in the use of critical materials for housing. Through these joint understandings, NHA has been assigned complete responsibility for the programming, occupancy, and marketing of war housing, and has obtained adequate access to construction materials for essential projects.

### GETTING FUNDS

One of the responsibilities of the National Housing Agency is to obtain the funds for carrying out its war-housing program. Jurisdiction over actual provision of the funds belongs to the Congress, but the Congress in turn is dependent in considerable part upon NHA for facts and estimates concerning amounts and kinds of assistance required to get the necessary war housing. By exercise of its authority, the Congress sets the direction and defines the limits of the program.

Funds in aid of war housing are of two major kinds. For privately-financed housing, public financial support takes the form of the insurance of mortgage loans to private builders under Title VI of the National Housing Act which extended the aids of mortgage insurance to housing in war-industry centers. This is necessary because wartime hazards and uncertainties make most lenders unwilling to finance private war housing without guarantees of this type.

Up to the beginning of 1942, a total of \$300,000,000 of mortgage insurance had been authorized under this Title. During 1942, further amendments to this Act not only increased the total insurance authorization to \$800,000,000, but also liberalized the terms of the insurance and extended the period of the authority to insure. On March 23, 1943, other amendments to the National Housing Act increased the mortgage insurance authorization under Title VI to a total of \$1,200,000,000 and extended FHA's authority to insure under that Title from July 1, 1943, to July 1, 1944. The same legislation also extended to July 1, 1944, FHA's authority under Title I to insure loans for financing conversions of existing properties to provide additional war-housing units, and for financing essential repairs.

Funds made available for public housing were nearly doubled during 1942 and all were appropriated under the Lanham Act (Public

Act 849, 76th Congress). Up to the beginning of 1942, a total of \$1,065,274,959 had been made available for war housing through a variety of Congressional appropriations and authorizations. During 1942, another \$615,000,000 was added through further appropriations under the Lanham Act. This included \$600,000,000 approved in October, 1942, plus \$15,000,000 obtained earlier in the year for the building of housing accommodations and facilities in or near the District of Columbia for employees of the federal government.

All presentations before the Congress in behalf of these financial aids to war housing are made by the National Housing Agency. The Congress is thus enabled to get an over-all picture and a better idea of the interrelationships of the separate parts of the program. The agency has laid stress on maintaining the closest possible relations with the Congress and on keeping the Congress fully informed about its program. Whenever Congressional legislation has embodied broad war-housing policies, NHA has followed those policies faithfully.

To complete the story of the financing of war-housing accommodations to date it is necessary to mention the indeterminate but nevertheless substantial amount of private funds which had gone into conversion of properties, prior to formal establishment of the Homes Use Service, to increase their war usefulness.

#### ASSURING WAR-WORKER OCCUPANCY

The last of the major problems confronting NHA in 1942 was the development and perfection of procedures for restricting occupancy of war housing to eligible in-migrant war workers. The basic need in the solution of that problem was to define more accurately just who is an eligible in-migrant war worker. This definition was worked out by NHA in collaboration with the War Manpower Commission and the War Production Board. In brief, an in-migrant war worker, eligible for war housing, is defined as one who has entered a community after July 1, 1941, (or some other date determined for a locality by NHA's Regional Representative) to take a war job; if the war worker has been living in a community longer than that period, the assumption is that he has at least found a place where he can exist, under emergency conditions. Admittedly the time limit is difficult to determine but, if one were not set, the war program would soon spread out to include a rehousing of large numbers of families in slums and blighted areas. This rehousing will be an important part of our postwar program. The country does not have critical materials to do it now.

The next problem was to develop methods and techniques for applying the definition. The result consisted of the establishment of two

basic principles. The first stated that all war-housing projects—both privately- and publicly-financed—shall be occupied only by eligible war workers. The second stated that, for the duration of the war emergency, all war-housing units placed under construction after the date of the order must be rented to war workers, and in the case of privately-financed units, the war-worker occupant may purchase the unit after four months of occupancy.

The new regulations also establish a simple procedure whereby owners of the housing may apply for modifications of the occupancy, or marketing regulations, or for changes in sales prices or rent levels. Producers of private housing which was started before February 10, 1943, continue to operate under the looser definition of a war worker contained in their priority applications. All housing owners who offer quarters in existing properties will be asked and urged to take only qualified in-migrant war workers.

The net result of these new regulations is a clarification of standards and procedures which should be of special benefit to producers of privately-financed war housing. They introduce a greater degree of certainty in operating conditions, establish machinery for quick decisions and a uniform method of review, and avoid retroactive decisions.

## RESULTS

From the beginning of the defense housing program in the summer of 1940, to the end of February, 1943, a total of 705,500 units (432,500 private and 273,000 public) of war-housing accommodations had been completed, another 313,500 (73,000 private and 240,500 public) were under construction, and some 280,000 (150,000 private and 130,000 public) were scheduled to be started under the present program.

Accomplishments in the first two months of 1943 were especially gratifying, indicating that the war-housing program had hit its stride. During that period, 79,800 units, both private and public, were completed. The gains were especially conspicuous for public housing, for 91,979 units were put under construction during January and February alone. The upturn in private activity was registered in increased applications for mortgage insurance, reflecting to some extent, at least, the recently improved techniques and procedures.

Even before perfection of the new arrangements concerning priorities, eligibility, etc., considerable progress had been made in cutting the production time of war housing. Of the various stages in the process, programming usually moved along at a good pace, particularly during the late fall and winter of 1942. Time required for site selection and design also had been reduced substantially. Least satisfactory speed

had been made in the processing of priorities for both private and public housing, but this bottleneck now has been broken and all types of building should pick up speed.

Remarkable reductions have also been made in the amounts of critical materials going into newly constructed units. For war-housing units, both private and public, the quantities of critical materials used have been reduced to substantially less than one-third of the pre-war amounts.

It seems quite clear that much of the progress made during the past year has been attributable in large measure to the reorganization of the housing agencies. Sixteen separate agencies could hardly have achieved anything resembling a national war-housing program, especially in the face of the increasing complexity of the programming process. A unified approach to the problem has been one of the major benefits accruing from the reorganization which created the National Housing Agency.

Another gain has come from the development of uniform policies, especially as to rental practices and occupancy controls. Conflicting practices in these categories between private and public operations have decreased markedly, with a considerable lessening of tension and confusion in local areas.

A very important result of the reorganization has been the development of a single channel for handling all housing matters. This applies not only to the relations of NHA with the Congress, as well as with other federal agencies, but also to its relations with state and local authorities, business groups, and the public generally. Instead of dealing with a multiplicity of agencies, these organizations and individuals now have a single line of contact through the National Housing Agency, with a consequent reduction in the confusion which formerly existed.

Finally, there is the over-all gain to the war effort which comes from development of a consistent war-housing policy translated into unified action, especially the integration of private and public housing activity. The resulting gains are most clearly evident in the case of specific areas. Instead of private and public housing activity being carried on independently of each other, with almost inevitable overlapping, or over- or underproduction of a particular type of accommodation, the housing needs for that area now are programmed as a whole, thus making the best use of both private and public effort. Furthermore, unified planning has made possible quicker adjustments to changing situations, with a resulting economy in time, materials and effort.

### A LOOK AHEAD

A stock-taking at this point in NHA progress logically consists of two parts; one is the immediate outlook for war housing in the year ahead, and the other is a longer view into the postwar future.

The peak of programming for war housing probably has been passed. However, construction as well as conversion will continue at high levels through 1943 and on into 1944 in order to complete the units already programmed and still to be programmed. This volume is expected to taper off in 1944, as manpower and production schedules attain greater stability. This assumption may or may not be realized; it depends upon the need for and extent of continued migration.

General agreement seems to give housing a leading role to play in the postwar era. All prophets put it well up, if not at the top of, the list of activities that will be called upon to bridge the gap between wartime and peacetime production.

There agreement frequently stops. But it must not. Now is the time to think through not only what can and must be done but how it must be done. The "how" will be concerned with the tools—legal and financial—which housing will need in order to play its expected role. This includes the transformation of wartime into peacetime techniques and a considered conclusion as to the relation of housing to an over-all peacetime economy. These are steps to be taken at the national level. At the state and local level also tools will be needed, but more important will be the need for development of broad, integrated, and well conceived local programs.

The details are substantial items in themselves. Postwar planning for housing embraces plans for disposing of war housing, for raising housing standards generally, for reducing costs through simplification and improved practices in materials distribution, for stabilizing building employment, for city building and rebuilding, and for developing community values that will increase the stability of urban housing.

These goals, however, are really dependent upon establishing the over-all pattern of housing in the national economy. This is a field for present thinking and conclusions made will stem in part from our war experience in housing. A starting point is the translation of technological gains, and more especially gains from the cooperative efforts of the war years, into a working plan for housing in the peacetime economy. In the year that has passed since establishment of the National Housing Agency, very considerable progress has been made in the development of teamwork and cooperation among all groups concerned with housing. They will be even more essential in developing and executing the postwar program.



# Public Housing in 1942

HERBERT EMMERICH

Commissioner, Federal Public Housing Authority

**T**HE year 1942 witnessed swift changes in the customs, habits, and production of our country. It marked the rapid shift from a peace economy to a total utilization of our skills and our resources for the prosecution of the War which came upon us in the closing days of 1941. Public housing had been almost entirely concerned with slum clearance and the provision of decent housing for underprivileged families of low income. Here, as in all sectors of our national life, the War wrought a sudden change. Public housing enlisted for the duration; it put aside its long-term social objectives, and turned all its resources to the provision of vitally needed housing for war workers.

During 1942 the United States saw the greatest mass migration in its history. Housing had to be provided, and quickly, to shelter workers coming from all parts of the country to man industrial plants, which in many localities required new workers numbering five to ten times the existing population. In face of this urgent need, drastic action was necessary.

In order to mobilize and integrate all housing resources of the federal government, the President, on February 24, 1942, set up the National Housing Agency by Executive Order issued under the War Powers Act. The Federal Public Housing Authority was created as one of the three main constituent units of NHA. Consolidated in the Federal Public Housing Authority were all the non-farm public housing functions of the federal government, with the exception of housing on military posts and reservations. Among the functions turned over to FPHA was the slum clearance and low-rent housing program of the United States Housing Authority. Further construction under this program was immediately suspended, and wherever possible projects which were under construction and even some of those which had been completed were converted to serve the needs of war workers. With this done, the accumulated resources and experience of public housing were concentrated upon the job of war housing.

The construction program of FPHA is now limited entirely to the provision of public housing for in-migrant war workers in localities where acute housing shortages exist. Determination of need for such housing, and the decision that private enterprise is unable to fill this

need, is a responsibility of the Administrator of the National Housing Agency. The Authority has responsibility for the construction and management of the public war housing which the Administrator programs.

Construction progress during the year was made in the face of many difficulties, especially the disorganization of the war housing programs inherited by FPHA and the serious shortage in critical materials which at times seemed destined to halt construction altogether. Despite these difficulties 183,000 units of all types were completed in the first year of consolidation ending February 28, 1943. During the final quarter alone, 92,000 units were completed, or more war housing than was finished during the whole period prior to the formation of FPHA. Probably the most impressive way to get a clear picture of what has been accomplished during this year of birth-pains and extreme stresses is to examine the record of progress.

ALL PUBLIC WAR HOUSING STARTED AND COMPLETED  
BY QUARTERS, FEBRUARY 28, 1942—FEBRUARY 28, 1943

|                                 | Units<br>Started | Units<br>Completed |
|---------------------------------|------------------|--------------------|
| March-May, 1943.....            | 83,000           | 27,000             |
| June-August, 1942 .....         | 66,000           | 22,000             |
| September-November, 1942 .....  | 76,000           | 42,000             |
| December, 1942-February, 1943.. | 106,000          | 92,000             |
| TOTAL .....                     | 331,000          | 183,000            |

Although the rate of progress for the first six months of the year was low it was not disappointing. This was the period when the ground was being prepared which made possible the tremendous expansion which occurred in the third and fourth quarters. That the foundations were well built is witnessed by the fact that the effects were cumulative. Units were placed under construction during the fourth quarter at a rate 50 per cent greater than in the three previous quarters. The progress in completions is even more encouraging. In the third quarter, completions were at a rate nearly double that of the first and second quarters. Completions in the fourth quarter again doubled the rate in the third quarter, and as a result fourth quarter completions more than equaled those in the three preceding quarters. It is expected that from here on out the fourth quarter rate of about 30,000 completions per month can be maintained.

At the close of 1942, the public war housing program of the federal government consisted of 561,748 units. Of these, 485,254, or 87 per

cent, were under FPHA, the remainder being under the War and Navy Departments. Together with the 130,847 low-rent units which it inherited, FPHA had under its jurisdiction some 616,000 units. These will house nearly 2,000,000 people—a population equivalent to that of a city third in size in the United States.

#### DEVELOPMENTS IN ORGANIZATION AND POLICY

##### *Administrative Problems*

On February 24, 1942, the public war housing program of the federal government consisted of 279,000 units. Responsibility for constructing and managing these units was divided among at least eight different agencies and divisions, no one of which was accountable for more than one-third of the whole program. Each of these agencies had different policies and procedures, and each had separate staffs organized on different patterns and with a variety of field arrangements. This division of responsibility and lack of a uniform approach threatened the success of the whole war housing program.

Actually, the various agencies involved were competing one against the other. They were in some cases bidding against each other for sites. Communities were shopping from agency to agency to see where they could get the best deal. No one could speak with full authority. The resulting confusion in war localities was by all odds the most serious consequence of this administrative chaos.

Thus, at the very outset, FPHA was confronted with a tremendous job of overhauling and of organization. Nearly six months passed in low gear. By the end of the year, however, the result of those months devoted largely to perfecting a working organization, governed by a uniform set of policies and procedures, made itself felt. The war housing program began to move into top speed. All of this had to be accomplished during a period when the volume of public war housing more than doubled.

The organization finally developed by FPHA operates through 10 regional offices responsible to a central Washington office. The central office comprises three principal branches—Administrative, Development, and Management. These, together with the Commissioner's own office, the Legal Division, and the Chief Economist's office, constitute the Washington staff. The central office is concerned primarily with the formulation of over-all policies and procedures and a general control of the public housing program and its progress.

The 10 FPHA regional offices, with the same boundaries as those of the offices of the Regional Representatives of the Administrator of NHA, correspond as far as possible with the regions of other im-

portant war agencies such as the War Production Board and the War Manpower Commission. These regional offices were set up with their headquarters in the field early in the spring of 1942. The regional offices are administered by Regional Directors and are organized on lines roughly paralleling those of the central office. These offices were given real authority to handle virtually all construction and management operations—operations which in the past had to be cleared through the central offices in Washington of the various agencies which now constitute FPHA. This extensive decentralization has not only speeded the program but has also kept it in touch with local conditions and made it more responsive to local needs.

### *Use of Local Authorities*

Decentralization, however, does not and should not end with the establishment of regional offices. It is the local housing authorities which constitute the true foundation of public housing. Only through local initiative and responsibility can public housing be properly related to local needs and conditions. All of the low-rent housing built under the former USHA program is, of course, owned and operated by local authorities. In carrying out the war housing program, the FPHA regional offices look to the local authorities to assume the fullest measure of responsibility. In the development of war housing, most of which, pursuant to statute, is owned by the federal government, local authorities are invariably consulted in all stages of the program, and are entrusted, wherever possible, with responsibility for the selection of sites, construction, and management. In the management of war housing, the local authorities formerly acted on an agency basis; but more recently projects are being leased to them in order to give the local authorities greater responsibility and simplify procedures. The experience which had been gained by local authorities in carrying out the low-rent program has proved a vital factor in carrying out the war housing program. It was the existence of well organized and responsible local housing authorities which made possible the record of progress achieved by FPHA in 1942.

The setting up of regional councils by the National Association of Housing Officials during 1942 is a significant development. The members of these councils, chosen from the local authorities in each region, meet from time to time with the FPHA regional directors and their staffs for consultation on problems of mutual interest, including questions relating to FPHA policies and procedures. Such periodic consultation will undoubtedly prove of signal benefit to both FPHA and local housing authorities. Chief among the benefits to FPHA is the

fact that its operations can be more closely adjusted to the actual local field experiences.

### *Priorities and Mass Purchasing*

During the year 1942, the difficulty of obtaining the materials required in construction presented an almost continuous problem. In many cases construction was stopped altogether or was greatly hampered by the lack of materials. In December of 1942, after extended negotiations, the National Housing Agency was recognized by the War Production Board as a claimant agency. As a result, a given quantity of materials is set aside each quarter for the use of the National Housing Agency, for which it extends blanket preference ratings of AA-3 on projects using standard plans. Accordingly, a preference rating for materials is now handed by FPHA to the region at virtually the same moment that a project is assigned for development. The effective saving by this procedure is not only the 30 to 45 days which were formerly needed to obtain priorities, but also the valuable time gained in site selection and planning by the assurance that necessary materials will be allotted. Arrangements have also been made to extend the same procedure to community facilities.

The possession of a priority certificate does not of itself guarantee materials, particularly plumbing, heating, and electrical equipment, which are becoming increasingly scarce. The stocks of such items which were on hand at the beginning of the War have been almost used up, and those which remain are generally found in quantities too small for large-scale needs. In order to purchase a number of stock items we must arrange to keep certain plants in production. This can be done only by placing large orders. Under ordinary conditions FPHA would not approve the principle of central purchasing; but under present conditions, and with the advice of the War Production Board, we have felt compelled to pursue this policy. The problems of mass purchasing are difficult and unique, but it is hoped that the new and simplified purchasing procedures now in effect will obviate many of the difficulties of individual buying and assure an adequate and continuous supply of scarce items.

### *War Housing Standards*

During the year, FPHA has developed several series of standard plans both for family dwellings and dormitories. It was only because of the existence of these plans that it was possible to work out the blanket priority system. The Authority, to an increasing extent, has had to insist on the use of these plans, not only in order to save time

in the planning process, but to make use of the blanket priority procedure. Only in unusual situations, where the use of standard plans is physically impossible, is a deviation now permitted.

Despite the pressure for speed in the war housing program and the constantly developing material shortages, FPHA has done everything within its power to maintain decent housing standards. Minimum standards have been maintained as to the number and size of rooms necessary for health and privacy. Good water supply, sanitation, and essential community facilities have been insisted upon. Because of the large use of lumber in temporary construction, special attention has been paid to fire protection, including adequate spaces between buildings, the provision of fire walls, and the supply of fire-fighting equipment; although in a number of projects it has not been possible to date to obtain the equipment and water supply deemed essential by FPHA.

The great bulk of public war housing now being built is temporary construction, of a type which would not be built in ordinary times and under normal conditions. The Federal Public Housing Authority, however, has never forgotten the fact that these houses are temporary and only for emergency use, and that they have no place in the long-term housing program of our Nation. These temporary houses must come down after the war. They are not permanent as to location, structure, or occupancy. Increasingly, they are being built on leased land so that they will be sure to come down, and thus avoid the creation of slums for the future.

### *Tenant Selection for War Housing*

All FPHA war housing is reserved for in-migrant war workers, and resident war workers are admitted only when it is determined that there is no further need on the part of in-migrants. An order, issued by the National Housing Administrator in November, 1942, set forth a definition of "indispensable in-migrant civilian war worker" applicable both to public and private war housing.

The Authority, in establishing policy for tenant selection in war housing projects, has been careful to remember that public housing is separate in identity from the industries which it serves. Every attempt is made to cooperate with the managements of war plants to the end that their workers are adequately served. But FPHA has been firm in its attitude that these houses are the property of the federal government, and that tenants will be selected on the basis of the national interest, and not solely on the nomination of any individual plant or establishment. There is nothing—from the standpoint of

worker morale—which would be worse than to have the units which we are building considered as “company houses.”

### *Payments in Lieu of Taxes*

The policy of FPHA in regard to payments in lieu of taxes on public housing was liberalized in 1942, and made uniform for all projects of the same character. In January, the Congress in amending the Lanham Act provided that payments in lieu of taxes approximating full taxes should be made on all projects developed under this Act. The Federal Public Housing Authority has extended this policy of full payments in lieu of taxes to all war housing projects owned by the federal government. On war housing projects developed by local authorities, under the war housing amendment to the United States Housing Act (Public Act 671), payments in lieu of taxes are made to the full extent that operating income permits; it is expected that in almost all cases such payments will approximate full taxes. On the low-rent program, the policy in respect to payments in lieu of taxes has also been liberalized by authorizing local authorities to pay annual sums equal to 5 per cent of shelter rents or one-sixth of the amounts available for the reduction of subsidies, whichever is greater. It is believed that these new policies, providing for larger payments, and extending uniform treatment to all localities, will go far to meeting the problems of payments in lieu of taxes to local governments.

## PUBLIC WAR HOUSING

### *Size and Status of Program*

The total sum available for public war housing on December 31, 1942, amounted to \$1,980,274,959, nearly half of which had been appropriated by Congress during 1942. Of this amount, all but \$206,004,939 had been allotted for specific projects on December 31, and \$938,629,777 had been actually expended. The total amount available will provide about 595,000 war housing units of all types—561,748 units of which had been definitely programmed by the end of the year. On December 31, the status of the entire public war housing program of the federal government, the units under FPHA jurisdiction or control, and the units under the War and Navy Departments was as follows:

|                            | Total   | Not Under<br>Construction<br>Contract | Under<br>Construction<br>Contract | Completed<br>for<br>Occupancy |
|----------------------------|---------|---------------------------------------|-----------------------------------|-------------------------------|
| Total program .....        | 561,748 | 141,063                               | 204,650                           | 216,035                       |
| Under FPHA .....           | 485,254 | 125,142                               | 176,067                           | 184,045                       |
| Under War and Navy Depts.. | 76,494  | 15,921                                | 28,583                            | 31,990                        |

By the end of the year all public war housing had been brought under FPHA, with the exception of housing on military posts and reservations or of permanent usefulness to the War and Navy Departments. A substantial number of the units now under construction by the Army and Navy will be transferred on completion to FPHA for management.

The source of funds for the public war housing under the jurisdiction or control of the Federal Public Housing Authority is shown in the following table:

|   | Number<br>of Units |
|---|--------------------|
| Direct appropriations                                 |                    |
| Public Act 849 (Lanham Title I) .....                 | 282,937            |
| Public Act 522 (Lanham Title IV.—Dist. of Col.) ..... | 9,454              |
| Public Act 9 (Temporary Housing) ..                   | 119,730            |
| Public Act 781 (Army & Navy Housing) .....            | 4,648              |
| Sub-total .....                                       | 416,769            |
| Defense Homes Corporation.....                        | 11,422             |
| Borrowings under U. S. Housing Act.....               | 57,063             |
| GRAND TOTAL .....                                     | 485,254            |

The Defense Homes Corporation, which was transferred to the National Housing Agency by the consolidation order, has a capital stock of \$10,000,000 derived from funds provided under the Lanham Act. It has arranged to borrow up to \$55,000,000 additional from the Reconstruction Finance Corporation.

Funds available under the United States Housing Act have been used to the greatest possible extent for the provision of war housing. Public Act 671 authorized the use of low-rent funds on projects for war workers. Pursuant to this authorization, local housing authorities with 100 per cent federal loans have provided 42,572 family dwellings, and FPHA is building 2,000 units directly. In addition, 12,491 units still under the original United States Housing Act have been converted to the use of low-income war workers. All of the units built under the United States Housing Act will revert to low-rent status after the War.

### *Types of Accommodations*

Many types of construction and of accommodations have been used in the war housing program. Dormitories have been provided for single persons—both men and women. These dormitories are substantially all of temporary construction, and consist of both double and single rooms. These units are furnished, and complete room service, including cleaning and bed-making, as well as heating and electricity,



is provided. Community facilities for eating, recreation, and medical attention are also provided where needed. Dormitory accommodations in industrial areas rent for \$3 to \$4 a week per person for double rooms, and \$4 to \$5 for single rooms; with a slightly higher rate in the District of Columbia. A total of 65,203 dormitory units are under FPHA jurisdiction or control.

A special type of unit has been used for two-person families in some cases where large numbers of couples were expected to in-migrate. Such units consist of a single room which serves as both living room and bedroom, with light-housekeeping equipment and basic furniture. These rent at an average of \$7 to \$8 a week.

Units for larger families range in size from one to three bedrooms. The rooms are relatively small and the equipment provided is at an absolute minimum. Units for families are almost always grouped in large-scale projects which contain play space for children. Day nurseries, shopping facilities, and clinics are also provided when not otherwise available. These units have an average rental, including utilities, of from \$35 to \$40 per month. Family dwellings for two persons and for larger families under FPHA totalled 396,669 on December 31.

In addition to ordinary dwelling units, a total of 23,382 trailers renting for \$6 to \$7 a week have been used in the public war housing program. These trailers, practically all under FPHA jurisdiction, constitute an emergency floating supply of housing, since they can be moved rapidly from one community to another as needs develop. Trailers are stop-gap housing used primarily to provide shelter while more durable houses are being built. It is FPHA policy to move families out of trailers as rapidly as new housing is provided.

### *Types of Construction and Critical Materials*

At the outset of the defense housing program, it was established policy to program permanent housing units in areas where permanent additions to the housing supply were desirable. Where the future of an area was doubtful, demountable units were programmed; and where it was almost certain that the need for housing would not extend beyond the end of the War, the program consisted of temporary units.

With the actual entrance of the United States into the War and the rapidly developing shortage of critical materials, it became impossible to adhere to these criteria. It was necessary, without regard to location, to build as many units as possible with the least amount of critical materials. The following table shows the pounds of critical materials required for the various construction types, including materials for

site improvements and community facilities, in contrast with the materials used in a pre-war family dwelling unit:

|  | Pounds of Critical<br>Materials per Unit |
|--|--|
| Pre-war housing                                  |  |
| Permanent housing for families.....              | 9712                                     |
| War housing                                      |  |
| Permanent and demountable housing for families.. | 2717                                     |
| Temporary housing for larger families.....       | 1589                                     |
| Temporary housing for 2-person families.....     | 1301                                     |
| Dormitories .....                                | 425                                      |

The shift toward temporary construction of family dwelling units is shown by the following table:

|                                       | Permanent<br>Family<br>Dwellings<br>Per Cent | Demountable<br>Family<br>Dwellings<br>Per Cent | Temporary<br>Family<br>Dwellings<br>Per Cent |
|---------------------------------------|--|--|--|
| Assignments prior to March, 1942..... | 75   | 24   | 1  |
| Assignments March-June, 1942 .....    | 17   | 50   | 33   |
| Assignments July-December, 1942 ..... | 2  | 3  | 95   |

In the last six months temporary construction, with its substantial savings both in critical materials and in cost, was used for 95 per cent of all family dwellings assigned. Practically all dormitories are of temporary construction.

### *Construction Costs*

While there was some increase during 1942, construction costs remained well within the estimates which were presented to the Congress at the time of the Lanham Act hearings in the middle of 1942. The average total cost of permanent family dwellings was estimated at \$4,500, temporary family dwellings for larger families at \$3,300, temporary two-person dwellings at \$2,400, and temporary dormitories at \$1,200. The figures actually achieved in the last part of 1942 were well below these estimates.

The average total development cost per unit of public war housing projects is shown in the following table which includes only units for which main construction awards had been made as of December 31, 1942:

|                                  | All Construction<br>Contracts Awarded | Contracts Awarded<br>Fourth Quarter<br>of 1942 |
|----------------------------------|---------------------------------------|--|
| Family dwellings                 |                                       |  |
| Permanent and demountable.....   | \$4,255                               | \$4,275  |
| Temporary for larger families... | 2,825                                 | 2,970  |
| Temporary for 2-person families. | 2,582                                 | 2,309  |
| Dormitories, temporary .....     | 781                                   | 957  |
| Trailers .....                   | 1,519                                 | 1,765  |

Final costs on dormitories will be somewhat above the averages shown above because of additional project facilities, such as cafeterias, yet to be constructed on some projects. Final costs will, however, be substantially below the \$1,200 per unit estimated for such projects.

### *Occupancy*

In view of the acute shortage of housing in war production localities, the occupancy of public war housing, as was expected, has been almost to capacity. On December 31, approximately 91 per cent of all completed public war housing units were occupied, even though many of the units had just been opened for occupancy and tenants for these were in the process of being selected. War housing projects are usually filled quickly, although in some cases units are deliberately held vacant to serve workers who will come in to work for plants which are about to expand employment. Actually the applications for accommodations have far exceeded the capacity of public war housing, and there are extensive waiting lists for most projects.

There are some variations in occupancy among the various types of accommodations. Occupancy in family dwellings was 94 per cent on December 31, while dormitories were 73 per cent occupied and trailers 89 per cent. The relatively low occupancy in dormitories is partially due to the more rapid turnover in such projects which causes a higher vacancy at any given time, but is also due to the fact that a large number of units had just been completed in the month of December. The completion in the near future of improved eating and recreational facilities is expected to improve the occupancy of dormitory projects.

Extensive data on tenants of public war housing projects are now being collected and tabulated by FPHA. This information will be available shortly and will give details on occupants of war housing, their occupations, incomes, family sizes, and compositions, place of origin before migration, and other items vital to the successful planning and management of the war housing program.

## LOW-RENT HOUSING

### *Status of the Program*

All of the low-rent housing formerly under the United States Housing Authority, including the units originally built by the Public Works Administration, was transferred to FPHA by the consolidation order. In addition, the non-farm low-rent housing of the FSA was also transferred. As a result of the consolidation the FPHA active low-rent program now comprises the following.

| Low-rent Housing               | Number of<br>Family Dwellings |
|--------------------------------|-------------------------------|
| United States Housing Act..... | 103,414                       |
| PWA projects .....             | 21,445                        |
| FSA projects                   |                               |
| Greenbelts .....               | 2,267                         |
| Subsistence Homesteads .....   | 1,947                         |
| GRAND TOTAL .....              | 129,073                       |

In addition FPHA holds for collection securities on 1,774 low-rent units which had been sold by PWA and FSA. All of these units were completed before the end of 1942, and 99 per cent were occupied.

In addition to these active low-rent projects, USHA contracts were outstanding on 26,804 units which had been suspended for the duration of the war.

As mentioned before in connection with the war program, funds under the United States Housing Act have been used to provide 57,063 war housing units. These are in addition to the 103,414 present low-rent units, but will of course revert to the use for which they were originally intended at the end of the War.

The total number of units financed from funds made available under the United States Housing Act, including suspended projects and war projects, amounts to 187,281, with an estimated total development cost of \$868,691,000. All of this housing is owned and operated by local authorities, with the exception of 2,000 war units being built directly by FPHA under Public Act 671.

### *Financial Operations under the U. S. Housing Act*

At the end of 1942, projects with a total development cost of \$418,566,898 had been permanently financed. While FPHA may lend up to 90 per cent of the development cost, FPHA loans and loan commitments on these projects actually amounted to \$309,392,760, or only 74 per cent of the cost. The remainder of the cost of the projects was financed with borrowings from private investors.

The ability of local housing authorities to borrow an increasing proportion of the capital cost from private investors—some authorities have thus financed as much as 85 per cent of the cost with maturities running up to 42 years—is a tribute to the confidence which local authority bonds enjoy in financial markets. Further evidence of the increasing acceptance of local authority issues is found in the extremely low interest rates which were obtained during 1942. New issues floated during 1942 amounted to \$31,210,000, with average maturities of about 20 years. The average interest rate on these bonds was 1.99 per cent. Even taking into account the tax exemption feature of the bonds, this

rate compares favorably with current rates on bonds of the lowest risk and comparable maturities.

During the year, a number of authorities took advantage of the low interest rates prevailing in the market to refinance their existing obligations. The savings in interest achieved by these refunding operations will result in a substantial reduction in annual contribution by FPHA in future years.

### *Results of Project Operations*

Operating statements for low-rent projects continue to reveal exceedingly able management on the part of local housing authorities. Typical of the results achieved by low-rent projects is the consolidated statement covering the first year operation of 125 projects containing 40,270 units with an average over-all development cost of \$4,375 per unit.

|   | Amount per Unit<br>per Month |
|---|------------------------------|
| <i>Operating Income</i>                               |                              |
| Dwelling rent per schedule.....                       | \$16.89                      |
| Less: Vacancy losses .....                            | .24                          |
| Net dwelling rent .....                               | 16.65                        |
| Other income .....                                    | .28                          |
| TOTAL .....   | \$16.93                      |
| <i>Operating Expense and Debt Service</i>             |                              |
| Management, service, repairs, and insurance....       | \$ 4.11                      |
| Dwelling utilities .....                              | 4.16                         |
| Collection losses .....                               | .02                          |
| Reserves for:   |                              |
| Repairs, maintenance, and replacements.....           | 3.64                         |
| Vacancy and collection losses.....                    | .54                          |
| Payments in lieu of taxes.....                        | .63                          |
| Debt service .....                                    | 12.65                        |
| TOTAL .....   | \$25.75                      |
| <i>Net Current Deficit</i> , to be covered by federal |                              |
| annual contributions .....                            | \$ 8.82                      |

The operating results of these projects for the past year compare very favorably with the best results achieved by privately-owned projects. Of special note is the vacancy loss of \$.24 per unit per month and the collection loss of only \$.02, which together amount to but 1.5 per cent of rents, an exceptionally low figure.

Substantial reserves, amounting to 22 per cent of rental income, were set aside in the first year of operation for repairs, maintenance, and replacements. These reserves were set up to cover the inevitable increase in the cost of these items as the projects become older.

Payments in lieu of taxes amounted to \$.63 per unit per month in the past year on these projects. This figure will, however, be somewhat increased in future years because of the recently liberalized policy of FPHA in regard to such payments.

The net current deficit of \$8.82, or about \$2.35 per person per month, is approximately equal to the amount of federal annual contributions applicable to the year's current operations. The net cost to the federal government is substantially less than this figure due to the difference between the interest rates at which, pursuant to statute, FPHA makes loans to the local authorities, and the rates at which it borrows funds.

### *Annual Contributions*

The annual contributions actually paid by FPHA during the calendar year 1942 amounted to \$8,813,957. This amount will increase when all present low-rent projects become eligible for contributions, but it is expected that during the emergency annual contributions actually paid will not exceed \$11,500,000 per year.

The maximum amount of contributions for which FPHA is authorized to contract is \$28,000,000 per annum. Outstanding contracts with local authorities as of December 31, 1942, call for maximum annual contributions of \$27,165,000 per annum based on latest estimated development costs. These contracts, together with margins of safety in case of overruns in development cost, have practically exhausted FPHA's contractual authorization.

The difference between the maximum amount of \$27,165,000 contracted for and the \$11,500,000 estimated to be actually paid during the emergency is due to the following causes: (1) on suspended projects with an estimated development cost of \$110,000,000 no contributions will be paid during the emergency; (2) on war housing projects with an estimated development cost of \$280,000,000 no contributions will be required, apart from a few exceptional cases of projects serving low-income families; (3) on low-rent projects with an estimated development cost of \$479,000,000 the amount of contributions actually required will be substantially less than the maximum contractual amounts because rents as originally set by the local authorities required less than maximum subsidy, and because rents now charged tenants more nearly approach an economic level in line with increased tenant incomes due to war conditions.

### LOOKING FORWARD

The year 1943 will inevitably be marked by a general lowering in living standards to meet the requirements of the War. The Nation

is willing to make the sacrifices necessary to winning the War quickly, but there is often a tendency to minimize or even overlook altogether the importance to the war effort of civilian morale and well-being. Civilian requirements for food, clothing, and housing must be cut to the bone, but we must always remember there is a limit below which it would be dangerous to go. In housing, we must use all our ingenuity and exert every effort to restrict the use of labor and materials, but we must continue to insist on receiving the minimum amounts necessary for the housing of workers who are essential to war production.

Much has already been done, but much more is necessary to reconcile the differences between public housing on one side and the private builders, real estate, and financial interests on the other. There has been blind antagonism on both sides. This can only be remedied by intelligent effort on the part of each of the two groups. With a little sane and rational thinking it should be readily appreciated that public housing is only a complement of private building, and that these two entirely non-competing groups should not be fighting over bugaboos.

Plans must be laid now for postwar disposition of public war housing. The size of the war housing program and its tremendous impact upon particular communities makes it imperative that eventual disposition should not be left to chance or to the exigencies of the moment. The problem must be studied in advance, community by community, and even project by project. Public war housing built for use during the emergency and which is unsuitable for permanent use in a community either because of its location, design, or construction must be removed as soon after the termination of the War as the need for it ceases and the public interest permits. Houses unfit or unneeded for permanent use must not be left standing to become future slums or ghost towns.

Finally, it is important that an over-all national housing policy be developed if housing is to fill the significant role it will be called upon to play in the postwar economy. The problem of providing decent housing for every family must be attacked on all fronts by both public and private enterprise; every possibility must be explored; and every success and failure of the past be taken into full account when planning for the future.

Public housing must subject itself to the most rigorous self-examination. It must ask itself: Are our patterns, policies, and procedures sound for use in a continuing program? What will be the respective markets for public and for private housing, in accordance with the level and distribution of family incomes we are likely to have in the

postwar period? What improvements in housing design and construction will be possible as a result of new techniques and materials developed during the War? What is the proper relationship of public housing to municipal governments and their fiscal policies?

This kind of thinking must be behind us, and working answers must be found to these and many other questions before we can begin to develop definite postwar plans. Although public housing today is devoting all its resources to war housing, we must yet be thinking and planning for the future.



# The Federal Housing Administration's First War Year

ABNER H. FERGUSON

Commissioner, Federal Housing Administration

**T**HE Federal Housing Administration concentrated its activities during 1942 on facilitating the provision of housing for war workers by private enterprise.

It is estimated that between 80 and 85 per cent of all privately constructed war housing completed or started under WPB preference rating orders by December 31, 1942, was financed by FHA insured mortgages.

Principal accomplishments under the Federal Housing Administration program during 1942 may be summarized as follows:

1. Construction of approximately 160,000 new dwelling units was started by private builders under FHA inspection and in conformity with FHA minimum construction requirements. Of these, approximately 156,000 were located in critical war housing areas.

2. Loans of approximately \$155,000,000, involving 435,000 individual properties, were insured under Title I of the National Housing Act. These loans financed essential repairs and maintenance necessary to keep the country's existing housing supply in habitable condition during wartime, remodeling of existing structures to provide additional living quarters for war workers, and fuel conservation through oil burner conversion and installation of insulation.

3. Loans totaling approximately \$1,125,000,000, representing all types authorized under the National Housing Act, were insured during the year. Of these, approximately \$770,000,000 financed new dwelling construction, substantially all for occupancy by war workers, and about \$200,000,000 went into mortgages on sound existing home properties. The balance was insured under Title I.

4. On behalf of the War Production Board, FHA field offices received, processed, and forwarded to WPB more than 60,000 applications for WPB preference rating orders on over 430,000 dwelling units in proposed privately-financed projects for war workers. Other important services of like character were performed for WPB in connection with privately financed war housing and the conservation of critical war materials.

Approximately one million families are now living in homes financed

under the Federal Housing Administration insured mortgage system. Another four million families are living in homes rehabilitated, repaired, or converted to use for war workers under the Title I program. Total home financing insurance written by FHA up to December 31, 1942, amounted to \$6,398,590,623.

The \$1,125,000,000 in loan insurance written by FHA in 1942 compares with \$1,185,852,709 in 1941, the record high in the agency's eight-year history. This relatively small decline reflects the completion of projects started before material shortages became as acute as at present; it also reflects the fact that a substantially greater proportion of private building was financed under the Federal Housing Administration program in 1942 than in 1941.

The private funds mobilized for war housing and other essential purposes under the Federal Housing Administration program have been advanced without any outlay by the federal government. Income of the Federal Housing Administration's mortgage insurance program since its establishment in 1934 has been \$98,755,052, while operating expenses have totaled \$85,551,274, leaving an excess of income over expenses of \$13,203,778.

Since June 30, 1940, FHA has been paying all the operating expenses of its mortgage insurance system out of income, and in each fiscal year during this period has added substantially to its insurance reserve funds to meet possible future losses. For the fiscal year 1940, the excess of income over operating expenses was \$2,639,269. In 1941 it was \$7,129,922. In 1942 it was \$11,873,957, with income amounting to \$24,106,765 and operating expenses of \$12,232,808. The excess of income over expenses for the current fiscal year, on the basis of figures for the first six months, will show a substantial increase over 1942.

Net assets of FHA insurance reserve funds on December 31 amounted to \$58,100,207, of which \$15,000,000 represented authorizations by Congress. The remainder was accumulated from income derived by FHA from insurance premiums, appraisal fees, and interest on investments. The above figures, of course, do not include Title I (FHA Property Improvement and Repair Program), from which FHA derived no income until July 1, 1939. Total income under Title I since that date to December 31, 1942, amounted to \$14,985,628. Total operating expenses of Title I from July 1, 1934, to December 31, 1942, were \$10,272,559, leaving an excess of income over operating expenses of \$4,713,069.

Claims paid by FHA under Title I up to December 31, 1942, amounted to \$44,908,719. Net collections and reposessions of \$16,368,956 reduced the amount of net unrecoverable claims to \$28,539,763.

### ADJUSTMENTS IN FINANCING AND BUILDING PRACTICE

The necessities of war during 1942 called for constant readjustment in private home building and private home financing practice in order to serve war needs effectively.

Because of acute shortages, consumption of war material in war housing has been increasingly curtailed through substitution of non-critical items and through limitations on size, type, and location of dwellings. Rental construction has been stressed in order to meet the requirements of war workers, and locations have had to be selected from the standpoint of accessibility to war plants, in order to minimize transportation difficulties.

The role of FHA in providing war housing has been twofold. On the one hand, through its program of loan insurance, FHA has provided a financing framework under which a large proportion of the total volume of private war housing construction has been built. The Federal Housing Administration's facilities for insuring war housing construction were broadened by the 1942 amendments to the National Housing Act, approved on May 26, to assure the availability of FHA assistance to private builders providing essential war housing. Specifically, these amendments increased FHA's war housing mortgage insurance authorization under Title VI of the Act to \$800,000,000 from \$300,000,000, and extended the provisions of Title VI to cover all basic types of permanent private war housing construction.

On the other hand, the field organization of FHA has served as the primary point of contact for all privately-financed war housing under the preference rating system, regardless of the type of financing employed. Applications for WPB preference rating orders on proposed private war housing projects are filed in FHA's field offices, and plans and specifications are processed there for conformity with WPB war housing construction standards. Application of the locality quotas for private war housing by the Office of the Administrator, National Housing Agency, and of the pertinent requirements of the quotas as to rental or sales price ranges is also channeled through FHA field offices.

The preference rating system for privately-financed war housing projects was established on September 22, 1941. The rapidly growing consumption of materials, and especially of metals in pre-Pearl Harbor armament production, and the need for curtailing competing uses of such materials which did not assist the progress of the armament program were the primary factors responsible for this initial step. As the war program expanded, and as the rapid growth in war production required sharp curtailment in civilian uses of the critical war materi-

als, housing construction not serving essential war needs was increasingly restricted and all war housing operations brought within the framework and controls of the preference rating system.

The needs of the war housing program also called for important war-time readjustments by private builders from peace-time construction and marketing practices. Because of acute material shortages, the use of many construction materials and equipment items was of necessity eliminated or severely curtailed. Correspondingly, increasing emphasis on construction of multi-family dwellings was required in view of the economies in use of critical material frequently made possible by multi-family construction as compared with single-family detached dwellings which had comprised the great bulk of pre-Pearl Harbor private building. Because the war housing program was centered on meeting the housing needs of essential in-migrant war workers, an increasing proportion of rental accommodations was required, culminating in the existing requirement that all new privately-financed war housing units must be offered for rent.

#### OPERATION OF PRIORITIES SYSTEM

Since the start of the preference rating system for private war housing in September 1941, WPB and its predecessor agencies have allocated materials to permit construction of some 415,000 dwelling units with the assistance of P-55 preference rating orders issued by WPB—exclusive of units provided through rehabilitation or conversion of existing structures under P-110 preference rating orders.

Of more than 600,000 dwelling units proposed by builders in applications for P-55 orders received in FHA offices, approximately 195,000 units had by the end of December, 1942, been found by WPB to be ineligible for assistance. Preference rating orders had been issued for about 353,000 units by December 31, 1942, while projects providing some 45,000 units were in process of examination at or in transit to WPB field offices, and applications involving 7,000 units were under examination in FHA field offices at that date.

By December 31, 1942, private builders had completed construction of 169,357 dwelling units under P-55 preference rating orders and construction of 78,339 additional units had been started but not completed.

War Production Board preference rating orders were outstanding at the year end for 105,902 additional privately-financed dwelling units on which construction had not yet started. Builders holding P-55 orders for a portion of these units had abandoned their intention of proceeding with construction, and the outstanding orders in these cases

are subject to recapture under a procedure agreed upon by the National Housing Agency, the War Production Board, and the Federal Housing Administration.

At the end of 1942, there remained slightly less than 65,000 dwelling units which might be allocated to privately constructed homes in critical areas from the total materials allocation of WPB for 415,000 war housing units.

The status of the 169,357 dwelling units completed under P-55 orders by December 31, 1942, was as follows:

|  |         |
|--|---------|
| Total completed .....  | 169,357 |
| Sold .....   | 93,118  |
| Rented (including 9,100 with lease-option<br>arrangements) ..... | 62,732  |
| Built for owner's use .....                                      | 3,617   |
| Vacant .....   | 9,890   |

The requirements governing the terms of occupancy of war housing constructed under P-55 orders were adjusted from time to time during the year, in keeping with the changing needs of the war housing program. Under the initial allocation of preference ratings for 200,000 privately-financed units in September, 1941, no specific distribution was established as between rental and sale units. In making the second allocation for private war housing on March 21, 1942, WPB required that at least 50 per cent of the units built under the new allotment be offered for rent or for occupancy on lease-option terms equivalent to rent. Finally, the joint declaration of policy of the War Production Board and the National Housing Agency regarding war housing, signed on December 11, 1942, required that war housing units started after that date must be rented to war workers, with the provision that an occupant may purchase the housing unit after four months of occupancy.

As a result of these changing requirements, the proportion of private war housing made available on a rental or lease-option basis advanced sharply during the course of the year. During the first six months of operations under the priorities system, 26.8 per cent of the units completed and occupied were marketed on a rental basis. After the establishment of the national 50 per cent quota on March 21, the proportion of rental units increased sharply. Of the 181,228 units covered by applications certified as eligible by FHA or approved by WPB between March 21 and December 31, 1942, 66 per cent represented proposed units to be offered for rent or on equivalent lease-option (i.e. lease with an option to purchase) terms.

## VOLUME OF INSURED MORTGAGE PROGRAM

During 1942, private builders started construction of 159,575 new dwelling units under commitments for FHA-insured financing. Of these units, approximately 155,000 were located in the officially designated critical war housing areas. The remaining units represented construction started outside the critical areas during the first quarter of the year, prior to the effective date of WPB's Conservation Order L-41, stopping all private building not serving essential war needs.

The volume of new construction started under FHA inspection in 1942 compared with 220,300 units started in 1941, of which approximately 85 per cent were located in the currently designated critical housing areas. The decline of 28 per cent in the volume of construction started from 1941 levels reflected primarily the cutting off of new FHA-insured construction in non-war areas, subsequent to the issuance of Conservation Order L-41. In the designated critical areas, the decrease in new units started was approximately 17 per cent from 1941. These declines contrasted with a drop of more than 50 per cent in the total number of non-farm privately-financed dwelling units started, reflecting the steadily increasing reliance of private builders and private lending institutions upon the protection of FHA mortgage insurance in the financing of private war housing.

Under Section 207, the Federal Housing Authority insured mortgages on 11 rental housing projects for the net amount of \$5,701,000 during the year 1942. Living accommodations for 1,539 families are provided in these projects at an average monthly rental of \$51.40 a family unit. This represents a decrease in Section 207 activity as compared with the year 1941, when mortgages amounting to \$12,997,800 were insured on 27 projects containing 3,580 dwelling units, with an average monthly rental of \$49.49 a unit.

As of December 31, 1942, the Federal Housing Administration had insured, under Section 207 and the repealed Section 210 of Title II, mortgages totaling \$145,651,516 on 355 rental and group housing projects.

No rental housing projects were insured under Section 207 after August, 1942. By that time, practically all rental housing projects under consideration for FHA insurance were being processed under Section 608 of Title VI, which was enacted May 26, 1942, to provide for insurance of war rental housing projects. Through December, 1942, mortgages amounting to \$16,760,200, on 31 projects containing 4,291 dwelling units, were insured under Section 608. Firm commitments to insure mortgages on an additional 15 projects for the amount of \$2,352,500 were outstanding at the end of the year.

The following table shows the number of units started under FHA inspection in 1941, and in 1942, under the various titles of the National Housing Act:

NEW DWELLING UNITS STARTED WITH FHA MORTGAGE INSURANCE  
Calendar Years 1941 and 1942

|                  | Title I<br>Class 3 | Title II<br>Sec. 203 <sup>a</sup> | Title VI<br>Sec. 603 <sup>b</sup> | Title II<br>Sec. 207 <sup>c</sup> | Total                |
|------------------|--------------------|-----------------------------------|-----------------------------------|-----------------------------------|----------------------|
| 1941—Total ..... | 9,145              | 180,168                           | 27,463                            | 3,524                             | 220,300              |
| 1942             |                    |                                   |                                   |                                   |                      |
| January .....    | 797                | 6,381                             | 3,536                             | ...                               | 10,714               |
| February .....   | 701                | 5,189                             | 5,446                             | ...                               | 11,336               |
| March .....      | 625                | 6,398                             | 8,616                             | 435                               | 16,074               |
| April .....      | 465                | 7,109                             | 14,291                            | 181                               | 22,046               |
| May .....        | 441                | 5,423                             | 9,051                             | 243                               | 15,158               |
| June .....       | 244                | 4,861                             | 6,411                             | 80                                | 11,596               |
| July .....       | 158                | 2,858                             | 8,915                             | 538                               | 12,469               |
| August .....     | 105                | 1,406                             | 10,485                            | 62                                | 12,058               |
| September .....  | 113                | 812                               | 11,650                            | ...                               | 12,575               |
| October .....    | 185                | 866                               | 14,553                            | ...                               | 15,604               |
| November .....   | 143                | 321                               | 10,040                            | ...                               | 10,504               |
| December .....   | 33                 | 80                                | 7,075                             | ...                               | 7,188                |
| TOTAL .....      | 4,010              | 41,704                            | 110,069                           | 1,539                             | 159,575 <sup>d</sup> |

<sup>a</sup>Based on structures started, adjusted for multi-family structures according to the type of structure distribution reported for Section 203 cases during 1941.

<sup>b</sup>For period through July, 1942, equal 1.038 times the number of structures started. August, 1942, to December, 1942, based on reports of units started.

<sup>c</sup>Non-war large-scale rental housing developments.

<sup>d</sup>Including 2,253 units in premium-paying cases insured under Section 608 of Title VI, authorized under the amendments to the National Housing Act of May 26, 1942.

As is shown in the table above, approximately 30 per cent of the new units started under FHA inspection in 1942 were financed by loans insured under Titles I and II of the National Housing Act. This construction was concentrated primarily in the first five months of the year prior to enactment of the National Housing Act amendments of 1942. Subsequent to approval of those amendments, administrative procedures were established to channel all new applications for FHA insurance on private war housing to Title VI of the National Housing Act.

#### CHANGES IN TITLE VI

Title VI was first established by Congress in legislation approved on March 26, 1941. The initial purpose of the new title was to provide a supplementary financing medium under the FHA mortgage insurance program to stimulate increased private construction of defense housing. The principal innovation of Title VI was to permit insurance of mortgages on one- to four-family structures, representing

up to 90 per cent of the FHA valuation of the property by builders or corporate mortgagors, thereby liberalizing the financing arrangements available to builders operating on a project basis, and providing an effective financing medium for rental projects. Under Section 203 of Title II, which theretofore had been the main financing medium for FHA-insured home construction, 90 per cent mortgages had been limited to owner-occupied new dwellings built under FHA inspection. The original Act establishing Title VI authorized a maximum mortgage insurance authorization of \$100,000,000 which was increased to \$300,000,000 in legislation approved on September 2, 1941.

Under war-time conditions, it became desirable to channel all war housing covered by FHA insurance under Title VI, and to broaden the terms of Title VI to cover all types of private war housing of permanent construction. This was accomplished by the National Housing Act amendments of 1942, which made the following basic changes to the provisions of Title VI.

1. The maximum insurance authorization under Title VI was increased by \$500,000,000 to \$800,000,000, and the expiration date of authority to insure mortgages under that Title was extended to July 1, 1943, from July 1, 1942.

2. The maximum principal amount of individual mortgages which may be insured under Section 603 of Title VI was increased to \$5,400 from \$4,000 in the case of a mortgage on a single-family dwelling, to \$7,500 from \$6,000 in the case of a mortgage on a two-family dwelling, to \$9,500 from \$8,000 in the case of a three-family dwelling, and to \$12,000 from \$10,500 in the case of a four-family dwelling.

3. The maximum maturity on mortgages insured under Section 603 was increased to 25 years from 20 years.

4. Section 608 was added to Title VI, authorizing the insurance of mortgages on large-scale rental projects for war workers, with a maximum limitation of \$5,000,000 on individual mortgages insured.

The changes in the provisions of Section 603 made Title VI financing available for all types of construction of one- to four-family structures permissible under the \$6,000 maximum price limitation established by the War Production Board for privately-financed war housing.

The mortgage insurance provisions of Section 608 were established in order to make liberal financing arrangements available for multi-family rental projects for war workers, having in mind the economies in consumption of critical material which generally are presented by multi-family construction as compared with single-family dwellings. Mortgages insured under Section 608 may cover up to 90 per cent of the



FHA estimate of the reasonable replacement cost of the completed property, including land, but in no event may they exceed the estimated cost of the completed physical improvements, exclusive of off-site public utilities and streets and of organization and legal expense. Section 608 also provides for insurance of mortgage advances during construction, and for the insurance of a critical materials allowance to facilitate the acquisition in advance of scarce critical materials, so that such scarce items will be on hand when needed, thus avoiding considerable delay.

#### YEAR-END STATUS OF TITLE VI WORK

The status of Title VI war housing insurance as of December 31, 1942, under Sections 603 and 608 is shown below:

#### STATUS OF TITLE VI WAR HOUSING INSURANCE AS OF DECEMBER 31, 1942 (Sections 603 and 608 Combined)

|   | Number  | Amount        |
|---|---------|---------------|
| Mortgage insurance applications received..... | 217,727 | \$937,691,136 |
| Rejections, withdrawals, and adjustments...   | 26,080  | 123,975,396   |
| In process of examination.....                | 5,053   | 33,088,200    |
| Accepted for insurance.....                   | 186,593 | 780,502,240   |
| Commitments expired .....                     | 17,463  | 54,921,212    |
| Commitments outstanding .....                 | 96,616  | 428,499,300   |
| Loans insured .....                           | 72,515  | 297,207,028   |

The 1942 amendments to the National Housing Act also amended Title I so as to facilitate privately-financed conversion, rehabilitation, or remodeling of existing structures in the designated critical housing areas to provide additional living accommodations for war workers. The amendment authorized insurance of mortgages for such purposes of up to \$5,000 with a maximum maturity of up to seven years.

These financing provisions have proved valuable in connection with the National Housing Agency's program for maximum utilization of existing structures in meeting the housing needs of essential in-migrant war workers in critical housing areas. Applications for priority rating for conversion projects were received at FHA offices at a steadily increasing rate during 1942, until by December they had reached a volume of over 6,000 dwelling units per month. Surveys indicated that most of the projects proposed in these applications were carried to completion. Loans insured under Title I are also available to finance the conversion of oil-burning equipment to the use of coal, and for the installation of insulation, storm doors, storm windows, and weatherstripping in cooperation with the fuel conservation program. Title

I loans are available also to finance essential repairs and maintenance necessary to keep existing structures in sound working condition during the wartime period.

#### AID TO OTHER AGENCIES

In addition to processing applications for preference rating orders on privately-financed war housing, and applications for FHA-insured mortgages on private war housing, the Washington staff and field organization of FHA have collaborated closely with other war agencies within and without the National Housing Agency on problems intimately connected with the war effort. Its Technical Division and Land Planning Division have worked closely with other war agencies on plans and procedures for achieving maximum conservation of critical material in the construction of privately-financed war housing and on related problems.

The field offices of FHA, since they are intimately acquainted with conditions in the private housing field of all the critical localities, have been employed on a broad scale by the War Production Board in duties and responsibilities in connection with the controlled private construction activities, and the conservation of critical materials in such activities.

The specific services performed by FHA offices for WPB include the following:

1. Processing applications for preference ratings on private war housing projects or rehabilitation or conversion projects.
2. Countersigning purchase orders for subcontracts under WPB private war housing preference ratings.
3. Processing applications for authority to begin construction under WPB Conservation Order L-41.
4. Processing applications for exemption from WPB fuel oil Limitation Order L-56.
5. Analysis of utility projects in connection with private war housing.
6. Reporting construction progress and occupancy of dwellings built under the priorities system.

# The Federal Home Loan Bank Administration, 1942

JOHN H. FAHEY

Commissioner, Federal Home Loan Bank Administration

**W**ITH the adjustment of the American economy to wartime objectives, the agencies under the Federal Home Loan Bank Administration directed their energies toward meeting its conditions and devoted their facilities to the support of the wartime policies of the government.

Savings, home financing and construction, and residential real estate—the fields in which agencies of the Administration operate—were directly affected by the demands of the first year of war. For in this year construction of privately-financed, non-farm homes declined more than one-half from the previous year, but national income and savings therefrom soared to a new high.

Member savings and loan associations and similar institutions of the Federal Home Loan Bank System were not called upon for the drastic war conversion common to industry. However, they faced problems almost without precedent in their business. Summarized, their situation was this: the inflow of savings and investments continued unabated and repayments on outstanding mortgages mounted, while outlets for loanable funds became successively constricted.

Beginning in 1940, savings and loan institutions financed a large proportion of the new homes built in cities facing a shortage of housing for workers in war industries. These were homes for which there appeared to be a permanent need and therefore constituted good security for loans by trustee institutions. Later, when scarcities of materials dictated the cheapening of construction and the reduction of dwelling and room sizes, the greater credit risks caused a sharp reduction in such lending by thrift associations.

The national accumulation of savings during 1942 reached a record figure, which was highest in the last quarter. The combination of excess funds and reduced lending opportunities brought intensified competition in the home mortgage market, resulting in a continuation of the trend toward lower interest rates, more liberal loan terms, and increased transfers of loans between institutions through re-financing. The total lending of those associations which had specialized in financing the construction of homes fell off more, of course, than the activity of other institutions.

In spite of the decline in privately-financed construction, recordings of mortgages of \$20,000 or less—indicative of the volume of home financing by all types of lenders—amounted to more than \$3,900,000,000 in 1942. This represented a decrease of only 17 per cent from the record total of the previous year. Activity was maintained by the large number of loans to finance the purchase of existing homes, and other transactions involving existing structures.

The recordings of banks and trust companies, mutual savings banks, and savings and loan associations showed the largest decreases. Insurance companies, individual lenders, and miscellaneous mortgagees were less affected. For the year, savings and loan associations still led all types of institutions with approximately 30 per cent of the total recordings.

Increasing for the sixth successive year, but at a slower rate, the home mortgage debt of the country is now approximately \$20,650,000,000, almost equal to the peak level of the 'twenties. Because of the widespread adoption of the amortized low-interest home loan in recent years, this debt is on the safest foundation in our history. Partly responsible for the slower rate of increase in 1942 was accelerated repayment of mortgages in response to the President's appeal for debt liquidation as a counter-inflation measure.

The trend of real estate activity was mixed. Many cities were confronted with a critical housing shortage, while in others a declining real estate market reflected the draining of manpower into the armed forces and war-industry cities. With the exception of New York City, larger cities showed the greatest decrease in vacancies and the smallest percentage of vacant properties in many years, according to a Department of Commerce study.

The wartime rise in building costs slowed down in 1942, particularly in the last six months, but at the year-end an index, maintained by the Federal Home Loan Bank Administration, of the cost of constructing a standard six-room frame house in various cities was nearly 4 per cent higher than the year before. Labor costs involved mounted 5 per cent for the year, while materials prices went up 3 per cent. At the end of 1942, the index of building cost for the standard house stood at 124.5, as compared with 108.1 at the end of 1940, and 100 for the 1935-1939 average.

One result of increasing incomes and stronger real estate values was the sharp drop in non-farm foreclosures to an estimated 42,330 for the year, or 28 per cent less than in 1941. This was the ninth successive year in which foreclosure totals had fallen. The national foreclosure rate for the year was 1.9 cases per 1,000 structures, the

lowest rate in 17 years. Consequently, and also because of the present demand for housing, mortgage lending institutions in 1942 succeeded in reducing their real estate holdings by approximately \$400,000,000, bringing their total real estate account to less than \$1,000,000,000 for the first time in more than a decade.

#### WAR ACTIVITIES OF FHLB ADMINISTRATION

As the need for additional housing for armament workers became obvious in 1940, the member savings and loan associations of the Federal Home Loan Bank System, stimulated through their 12 regional Home Loan Banks, concerned themselves more and more with the problem of financing such construction.

Between July 1 of that year and December 31, 1942, it is estimated that member institutions of the System provided the first permanent financing of approximately 260,000 newly built dwelling units in areas suffering from severe deficiencies in available dwellings. In addition to the \$785,000,000 loaned by these institutions for new construction, they have advanced \$1,200,000,000 in war housing areas for the purchase of previously built homes, for remodeling and repairing existing structures, for refinancing existing loans, and for other purposes. To encourage lending, the Federal Home Loan Bank Administration has liberalized regulations governing institutions under its supervision.

When the National Housing Agency, under pressure of the growing scarcity of dwellings and construction materials, began its many-sided drive to make full use of existing buildings, the Home Owners' Loan Corporation, one of FHLBA's constituent agencies, was assigned an urgent role in the remodeling of structures to provide additional living units for war-worker families.

The Home Owners' Loan Corporation's task is to handle the conversion of houses and other structures where the owner leases the property to the Government for this purpose. The owner is paid a rental. The Home Owners' Loan Corporation receives applications for lease of houses or other buildings to the Government—often through real estate agents—inspects the properties offered, negotiates with the owners, and oversees the remodeling. On completion, the Corporation rents the newly created apartments to war workers and supervises their management by private real estate firms.

In this campaign, HOLC works closely with NHA's War Housing Centers. The Corporation was charged with this emergency task because of its experience in the construction and real estate field gained during its earlier reconditioning operations. Technicians of

HOLC have also provided appraisal services for the Army, Navy, and other war agencies and have inspected construction projects for the War Production Board.

Following the outbreak of war, member savings and loan associations, and savings banks of the Federal Home Loan Bank System intensified their promotion of the sale of War Bonds and stamps in their communities. By the end of 1942, their sales of War Bonds and stamps reached an aggregate of \$257,000,000. Sales in the second half of the year were greater than the total from May, 1941, through June, 1942. Upwards of 400 member institutions have sold an amount equivalent to more than 15 per cent of their assets; of these 104 have passed the 25 per cent of assets ratio. In January, 1943, these institutions reached a record total of nearly \$75,000,000 in sales of War Bonds and other U. S. obligations, including purchases of such securities for their own investment.

#### THE FEDERAL HOME LOAN BANK SYSTEM

In October, 1942, the 12 regional Federal Home Loan Banks rounded out their first decade as a national reservoir of credit for their member thrift and home-financing institutions. At the end of the year, the membership of the System totaled 3,788, consisting of 3,744 savings and loan and homestead associations and cooperative banks, 21 savings banks, and 23 insurance companies. During the year, combined assets of member institutions increased from \$5,470,000,000 to \$5,766,000,000, while total membership declined slightly, largely due to mergers in line with the present trend toward fewer but stronger home-financing institutions.

The Home Loan Bank System was established to function as a reserve credit structure for its members. It provides a sound means by which home-financing institutions may obtain additional funds on the security of their home mortgages when they face demands for home loans in excess of their cash resources. Members may also obtain advances to meet seasonal withdrawals of their investors or in case of other emergencies. The System provides a channel by which credit may be transferred from one region of the country to another where there may be a shortage of home loan funds.

Mortgage loans made by member savings and loan associations during 1942 amounted to \$888,908,000, a decline of 24 per cent from the record figure set the previous year. By purpose of loan, lending activity of associations shifted markedly. As a result of building restrictions, the volume of construction loans amounted to only 19 per cent of the total advanced, as compared with 34 per cent in 1941.

But loans to finance the purchase of existing homes almost equalled the amount lent for this purpose the year before. Because of the increasing demand for houses already built in war industry areas, home purchase loans reached 53 per cent of the total disbursed, as compared with 40 per cent in 1941.

Member savings and loan associations were substantially strengthened during the year. Liquid resources such as cash and government bond holdings rose. New investments from the public were received in steady volume but the amount of borrowed funds was reduced sharply. Real estate owned was further liquidated and associations made increased allocations to reserves. Altogether, 1942 was one of the best years for savings and loan associations since the beginning of the 'thirties, indicating their readiness for postwar services in financing the construction of homes.

The assets of all member savings and loan associations of the Federal Home Loan Bank System passed the five billion dollar mark near the end of the year, scoring an increase of nearly 6 per cent over the previous year-end. More than four-fifths of the resources of all operating savings and loan associations of the country are now included in the Bank System membership.

Reacting to the greatly increased liquidity of member institutions, outstanding advances of the 12 regional Banks to their members declined during the year by 41 per cent. The lowest decrease was experienced by the New York Federal Home Loan Bank and the highest by the Federal Home Loan Bank of Portland, Oregon. Since they were organized, the Federal Home Loan Banks have advanced a total of \$973,196,923.

Cash holdings of the regional Banks amounted to \$35,504,144 at the end of 1942, representing an increase of 46 per cent during the year. United States Government obligations rose to \$122,144,486, a gain of 92 per cent. Their combined cash and government obligations—liquid resources—were equivalent to 55 per cent of consolidated assets.

Four series of consolidated debentures of the Banks, aggregating \$90,000,000, were issued during the year at interest costs of  $\frac{3}{4}$  to  $\frac{7}{8}$  per cent. The maturity of \$111,000,000 in debentures brought the total outstanding at the end of the year to \$69,500,000, issued in three series, all of which will have matured by April 1, 1943.

Over the year, paid-in capital stock of the 12 Banks increased from \$173,556,225 to \$176,444,225 through further stock purchases by member institutions. Dividends paid by the Federal Home Loan Banks for 1942 amounted to \$2,068,438. Since their establishment, the Banks have paid a total of \$19,477,928 in dividends, of which \$4,533,907 went

to member institutions and \$14,944,021 to the United States Government, in proportion to ownership.

Reserves and undivided profits of the regional Banks climbed 14 per cent during 1942 to a total of \$14,810,000. In the interest of conservative operation, the Home Loan Banks have consistently maintained higher reserves than required by law. Their reserves and undivided profits are now more than twice the statutory requirements. For the 12 Banks as a whole, seventy-six cents have been added to reserves and undivided profits for every dollar paid out as dividends since the System was organized.

As a credit reserve structure, the Federal Home Loan Bank System has not yet been called on to face the test of functioning successfully under the shock of a protracted economic crisis. But in responding with flexibility to the needs of its members over 10 years of operation—first, largely to meet shareholders' demands for withdrawals, and later to supply additional home loan funds—the System has fulfilled its purposes. It has become established and reinforced. It has provided coordination and has stimulated the local private initiative and responsibility which are its foundation. And it has demonstrated its potential power in the ability to supplement its resources through low-cost funds obtained from the public on the security of its obligations.

#### FEDERAL SAVINGS AND LOAN ASSOCIATIONS

Within the membership of the Federal Home Loan Bank System are 1,467 federal savings and loan associations, for whom membership is required by law. These institutions are chartered and supervised by the Federal Home Loan Bank Administration.

Federal associations were authorized by Congress, in 1933, as a modernized type of savings institution. Their purpose was to provide thrift and home-financing services in communities where such facilities were previously inadequate. By law they are required to operate on a uniform basis, under a charter that embodies the most improved savings and loan practices. The federal associations include both those newly organized since 1933 and state-chartered associations that have become converted to federal charter.

Total assets of these institutions amounted to almost \$2,300,000,000 at the end of the year. Federal associations now represent about 21.5 per cent of all operating savings and loan institutions and hold more than 37 per cent of the assets of all such associations. As a whole, they have grown rapidly since they became chartered. At the end of 1942, investors in federal associations numbered 1,991,000, holding



investments of \$1,882,051,000, as compared with 1,898,100 and \$1,668,400,000, respectively, the year previously.

During their earlier years, the Government was authorized to make investments in shares of federal savings and loan associations and other applicant associations to encourage local home financing. Taking advantage of their strong cash position, savings and loan institutions are retiring those investments at a rapid rate. A total of \$227,615,700 was so invested in federal associations. By February 28, 1943, this amount had been reduced to \$96,720,850. At one time, government funds in federal associations amounted to more than one-fourth of their total share capital. That proportion has been reduced to only 5 per cent. The Government has received dividends on its investments in savings and loan associations at the same rate as paid to individual investors.

To a greater degree than similar institutions, federal associations have, since their inception, specialized in the financing of home building. Therefore, when this loan outlet rapidly shrank during 1942, the decline in total lending by federals was even greater than that in the case of state-chartered associations. Over the year, these institutions loaned a total of \$412,828,000, a decline of about 29 per cent.

#### FEDERAL SAVINGS AND LOAN INSURANCE CORPORATION

During 1942, the number of savings and loan associations insured by the Federal Savings and Loan Insurance Corporation increased from 2,343 to 2,398. The assets represented by these institutions rose by \$288,656,000 to a total of \$3,651,598,000.

Congress created the Insurance Corporation in 1934 for two purposes: (1) to protect the small investor against loss of his funds in savings and loan associations; and (2) to revive public confidence and to redirect the flow of savings into such institutions, where the funds would be available for home-financing purposes.

The insured savings and loan group includes the 1,467 federal savings and loan associations, for whom insurance is mandatory, and 931 state-chartered associations, to whom insurance is available upon application and approval. Investors in these institutions are protected by the Corporation against loss of their savings up to a maximum of \$5,000. At the end of 1942, the number of insured investors had reached a total of 3,340,000.

The steady growth of insured institutions, both in size and in activity, gives evidence of the value of insurance. It is estimated that since the respective dates on which they became insured, following the

establishment of the Corporation, these associations, on the average, have doubled their resources.

Mortgage lending by insured institutions during 1942, amounting to \$670,631,000, represents over 75 per cent of the total lending volume of all member institutions of the Federal Home Loan Bank System. Savings in the custody of insured associations increased from \$2,598,000,000 to \$2,983,000,000 over the year, a gain of 15 per cent.

As a consequence of their mounting cash resources in the face of a declining loan demand, insured associations were enabled to increase their holdings of government bonds greatly. Supporting the government's war financing program, insured institutions, in common with other savings and loan associations, made heavy purchases of War Bonds and other U. S. securities, a relatively new form of investment for them. During the year, investments of insured associations in the form of government bonds rose from \$43,900,000 to \$193,500,000, an increase of almost 350 per cent, as compared with an increase of 9 per cent in their combined assets. At the end of the year, 5.3 per cent of their total assets was invested in government obligations. The year before the ratio was 1.3 per cent.

During 1942, the Federal Savings and Loan Insurance Corporation acted to prevent default in 7 insured associations with total assets of \$26,582,958, making cash disbursements aggregating \$1,723,542. Since the beginning of its operations, the Insurance Corporation has rehabilitated in that manner a total of 25 institutions.

No insured association was placed in liquidation during the year. Since the Corporation began operations, seven insured associations have been declared in default and placed in liquidation. Practically all of the investors affected have chosen to receive settlement in the form of a new insured account, in another insured association not in default, in preference to the optional settlement of 10 per cent in cash and the balance in debentures of the Corporation.

Losses of the Insurance Corporation have been relatively low. In the first place, insured institutions are a selected group. Before approval for insurance of accounts, applicant associations are examined as to their financial condition, management, and future prospects. All insured institutions operate under regulations of the Insurance Corporation and are subject to periodic examination. In addition, the Corporation has wide powers to go to the aid of an institution to prevent default and avoid the greater cost of liquidation.

Resources of the Federal Savings and Loan Insurance Corporation increased from \$133,069,394 to \$137,662,831 in 1942. Net income from operations for the year was \$7,037,278. Established with a paid-in

capital of \$100,000,000, the Corporation has to date met all operating expenses over its eight and one-half years and all losses. It has accumulated nearly \$36,000,000 of reserves and surplus. Almost all of its assets are U. S. Government bonds with a market value well in excess of book value.

#### THE HOME OWNERS' LOAN CORPORATION

Next June 13 will mark the end of the tenth year since the Home Owners' Loan Corporation was established by Congress to help distressed home owners retain their properties. From 1933 to 1936, HOLC made loans to more than a million borrowers who were on the average two years delinquent on their mortgages and in immediate danger of foreclosure. They were utterly unable to obtain refinancing through private lending institutions.

Since the close of its lending operations, the major task of HOLC has been the economical liquidation of its loans and other assets, together with its responsibility of helping borrowers rehabilitate themselves, in adherence to the main purposes of the Home Owners' Loan Act.

In the liquidation of its assets, the year 1942 witnessed the most rapid progress by the Corporation since it was established. Repayments on debtor accounts were maintained at a higher average than for any previous year. More than 100,000 borrowers are making monthly payments in excess of the amounts due. Loans were paid off in full by 60,302 home-owner borrowers, a number amounting to nearly one-third of the total of 195,782 accounts which have been completely paid off since the Corporation was created. While many borrowers who are currently terminating their accounts by payment in full are doing so out of their own resources, a considerable number have been persuaded through special inducements to refinance their loans with private lending institutions. Too frequently the Corporation has found that in such cases of refinancing, the borrower's indebtedness has been increased and his repayment period extended over a longer term. Such inducements conflict with the Government's anti-inflationary program of reducing consumer debt and shortening credit periods.

Foreclosures initiated by the Corporation on borrowers' accounts in the year reached only 2,393, as compared with 6,194 during 1941, a reduction of 61 per cent. The volume of foreclosed properties in the possession of HOLC was again reduced through sales and the lower rate of acquisitions. The number of properties owned or in process of acquiring title was 31,621 at the end of 1942, a decline of more than

26 per cent from the 42,913 owned at the close of 1941. The dollar volume of these properties, as represented by capitalized value, amounted to \$226,925,127 on December 31, 1942, as compared with \$288,063,881 12 months before, a drop of 21 per cent. Bonded indebtedness of HOLC declined over the year from \$2,416,154,000 to \$1,951,942,975.

Since its original loans were made, the Corporation has advanced additional amounts to many of its borrowers, chiefly for the payment of delinquent taxes. Its investment has also been increased through the capitalization into its property accounts of various costs incurred during foreclosures and acquisitions, making a cumulative total investment in its mortgage loans, purchasers' and property accounts of \$3,481,509,278 at the end of 1942. Over the period of its operations, this total of investments has been reduced to \$1,794,292,041, or by 48.5 per cent.

The determination of HOLC borrowers to repay their loans and clear off the debt on their homes has been encouraged by their increased wartime earnings. Of the 780,523 active accounts on the books of the Corporation at the end of 1942, including both original borrowers and those purchasing homes from HOLC, about 75 per cent were current in their monthly payments.

Delinquent accounts and those not substantially paid down continue to require constant servicing. Nearly one-third of the original borrowers have failed to pay off more than 30 per cent of their indebtedness, despite the fact that their loans have been outstanding from six and one-half to nine and one-half years. This figure emphasizes the fact that even after the extension of maturity of 253,000 of these loans, under the Mead-Barry Act of 1939, a large number of HOLC borrowers hold only slim equities in their properties and are not yet out of danger.

In spite of personal assistance to delinquent borrowers over the years in the attempt to keep them from falling into arrears, and to work out a program to maintain them in their homes, the Corporation was compelled to acquire 194,163 properties through foreclosure or voluntary surrender of deed, amounting to between 18 per cent and 19 per cent of the total loans it made. Of these houses, 164,236 have been sold for \$579,570,946, representing a book loss of some \$202,000,000 on their capitalized value. These capitalized figures, however, embrace such items as loan balances, delinquent interest and taxes, and foreclosure and reconditioning costs; in other words, they include the cost of leniency to borrowers who failed to rehabilitate themselves. To a substantial extent, the losses of the Corporation on its defaulted

loans and acquired properties to date have been off-set by the interest income on its other loans and sales contracts, giving hope that the ultimate loss on the salvage operation represented by HOLC refinancing will be relatively small. The net income of the Corporation has been reduced recently through the acquisition of some of its better loans by private financial institutions.

Carrying on its original purpose of encouraging home ownership, HOLC has sold its acquired properties for down payments as low as 10 per cent, with the balance amortized over 15 years. The purchasers of HOLC houses have proved good risks; less than 3 per cent of the properties sold have come back on its hands.

During 1942, the Corporation was able to reduce its personnel from 6,609 to 4,249, or by 36 per cent, and thereby effect an annual salary saving of \$4,670,000. Two regional offices, the last 3 state offices, and 19 field stations of HOLC were closed, leaving 8 regional offices and 25 field stations in operation.

# Rural Housing in 1942; the Work of the Farm Security Administration

C. B. BALDWIN

Administrator, Farm Security Administration

**T**HE Farm Security Administration's chief activity in the housing field in 1942 was the management of 95 farm labor supply centers, formerly called migratory labor camps. Housing for war workers built by FSA under the Lanham Act and other defense acts and other projects for non-farm workers were transferred to the Federal Public Housing Authority under the National Housing Agency. In addition, the War Production Board's housing restriction orders curtailed construction of farm dwellings and buildings under the Bankhead-Jones Farm Tenant Purchase Act.

## FARM LABOR SUPPLY CENTERS

At the end of 1942, FSA had constructed 95 farm labor supply centers, with accommodations for 19,464 families. Of these, 46 were of the permanent or standard type, and 49 were mobile. The permanent supply centers are set up in areas where migratory farm workers are in demand most of the year. The mobile camps, which can be dismantled and moved from place to place by truck or train, are designed for use in areas where workers are needed for only a few weeks or months at a time.

Thirty-five of these farm labor supply centers came into use for the first time during 1942. They were constructed with funds appropriated for the 1941-42 fiscal year; Congress appropriated no funds for supply center construction in the 1942-43 fiscal year. Of these supply centers, 27 were mobile and 8 permanent.

Nineteen of the mobile supply centers were used in eastern seaboard states north of Florida, an area where they never before had been utilized. During the year, these 19 centers were used on approximately 27 sites in the states of North Carolina, Virginia, Tennessee, Maryland, Delaware, New Jersey, and New York. After the harvest season in these states was finished, six of the mobile centers were transported to southern Florida, to supplement the permanent ones already there, for housing migratory workers employed in citrus and winter vegetables. Of the other eight mobile centers, two were used in Oregon, two in Idaho, and four in Washington. Of the eight permanent camps completed, one was in Arkansas, three in Florida, two in Colorado, and two in Texas.

The mobile supply centers blueprints called for structures with wooden sidewalls and floors and tent coverings as the basic shelter unit, but before construction was actually begun a canvas shortage forced a quick change in plans. FSA engineers designed what became known as a "suitcase" shelter. These were prefabricated in private plants of wood substitute material, and provided a 12- by 14-foot one-room living space. The floors, side walls and roofs, constructed as separate sections, are fastened together with steel bolts and wooden dowels and can be erected by an experienced crew in a very short time.

Not all the supply centers were available for housing agricultural workers throughout the year. Shortly after Pearl Harbor, the Army took over two supply centers in south Florida, two in Washington state, and one in Oregon to house members of the ground and air forces. In addition, the U. S. Immigration and Naturalization Service took over the Crystal City supply center in southern Texas to house aliens of enemy countries. By January 1, 1943, the Army had vacated all the supply centers it had used except one in Florida and the one in Oregon. The Immigration and Naturalization Service was still occupying Crystal City. At the end of the year, therefore, 92 labor shelters were available for agricultural workers.

Originally the camps were built in areas of farm labor surplus. That was back in 1936 and 1937, when there were more farm workers than farm jobs and the camp's main job was to ease the housing situation. In the last two years however, the camps have swung on to a war footing. The mobile camps are placed where labor is most needed, and serve to attract labor to that area. They are tied in with the Department of Agriculture's program of recruiting, transporting, and placing farm labor—providing housing for the transported workers.

The camps, in their new role, are one of the first steps taken toward an orderly and efficient use of farm labor. For example, they serve as a local depot where farmers can come and get the labor they need. Frequently a worker will spend two or three days working on one farm in the height of the truck crop harvest season, then no longer needed there, he will shift over to a neighboring farm. The fact that the worker goes back to the camp each night and can always be reached there by the farmers makes the moving from farm to farm a relatively smooth practice.

#### WHAT THE CAMPS—STANDARD OR MOBILE—OFFER

Every camp has several sanitary buildings, ordinarily one for each 40 or 50 families. These buildings provide toilets, shower baths, and tubs

where the women can do their family laundry. A central disposal system carries off the camp's sewage and waste. The opportunity to clean up and wash their clothes is one of the features of the camps most appreciated by the people who use them.

Most of the camps also have children's clinics and nurseries with resident nurses and visiting physicians; isolation wards for persons who have contagious diseases; small shops where the residents can repair their automobiles; cottages for camp managers; and modest community buildings for church services and other meetings. A few of the camps have temporary school buildings, with teachers supplied by local school authorities. These advantages of sanitation and medical aid are also available to the families who use the mobile camps.

A typical mobile camp has a first-aid and children's clinic built into a trailer. The laundry unit has eight washtubs. A community tent is provided for church services and other meetings, and sometimes there are special isolation tents for contagious disease patients.

#### CAMP GOVERNMENT

Each camp—standard or mobile—is democratically governed by a camp council elected by the residents. This council represents the campers in their relations with the manager and enforces order within the camp. Major problems are referred to the camp manager for final decision and the council has no jurisdiction outside the camp. All camps are subject to local police and health regulations.

The community council plays an important part in the life within the camp. It sets up speed regulations, sponsors a weekly mimeographed newspaper, and in some instances runs a small cooperative grocery. It appoints sanitary supervisors who enforce the rules and regulations of the camp.

Out of the camp government have grown welfare or "good neighbors" committees which show newcomers how to use camp facilities, bring them into the community life, and frequently furnish the needier families with food and clothing; health committees, which report sickness to the nurse, will look after a family in sickness and will encourage attendance of first-aid and hygiene classes; educational committees, an illustration of whose effectiveness is shown in one case where the Negro migrants in a camp decided to pay the expenses of a girl and a boy to the state college out of their camp fund.

Recreation is not neglected. Almost invariably there are several guitar, fiddle, or accordion players in camp, who are glad to play for occasional dances in the community buildings. Farmers from the surrounding country are invited to these dances and other camp affairs,



such as baseball or softball games, wrestling matches, community "sings" and the like. As a result, friendly and cooperative relations between the migrant workers and people living permanently in the neighborhood are developed.

#### WHAT THE CAMPS DO FOR CHILDREN

To many migrant children the camps have given their first understanding of the meaning of home and community life. Whether the camp boy or girl becomes enrolled in the nursery school, in the Young People's Club, the Scouts, the 4-H Club, the camp junior softball team, or is just one of the gang, he or she makes friends, becomes attached and belongs, as only a young person can, to the playgrounds, the meeting places, the plain little shelter in the unit in which he lives, and even to the camp itself.

The Saturday night movies, the weekly amateur show, dances, library, boys' club, a warm bath when the baseball game is over, a nurse to help you when you're sick, green lawns, trees, and swings—all these have enriched his life and he is loath to leave them. For the children, the camp means a chance to grow up to good citizenship, to learn habits and ways of life best suited to the world he is to live in.

#### MEDICAL CARE

The establishment of sanitary camps has done much to check the spread of disease, but many acute health problems could not be solved by this means alone. Most migrant families are not able to afford even a minimum of medical care. They do not have the established residence which would entitle them to receive state or community aid. There has been much needless suffering and many preventable deaths.

To all migrants who come to the camps, medical care, including diagnosis, treatment, drugs, and necessary hospitalization is available.

With the cooperation of state medical associations and state departments of health, the Farm Security Administration has established various health associations to serve the migrants. With the funds made available by the Farm Security Administration, these associations provide a full-time nurse at each camp and arrange for local physicians to serve at the camp clinics for an hour or two every day. Cases requiring special treatment are referred to specialists and, if necessary, hospitalized. All migrants at the camps are immunized against typhoid, smallpox, and diphtheria.

In many cases, migrants are too ill to be given care in a one-room shelter. They are therefore given hospital care. Many communities,

however, are not equipped to meet the demand for hospitalization which illness among the migrants creates. Where hospitalization of migrant families overtaxes local facilities, convalescent care centers have sometimes been developed. The Burton Cairns Convalescent Care Center at Eleven Mile Corner in Pinal County, Arizona, administered by the Agricultural Workers' Health and Medical Association, has 60 beds.

### GARDEN HOMES

For a few families, the camps mean more than the basic necessities—a clean place to live, a community in which they have a part and in which their children have a chance to grow up to good citizenship; a place where they receive medical attention, and if hard up, food and clothing. Near some of its permanent camps, the FSA has built small cottages—about 1,800 in all, where some families can settle down in permanent homes. There are usually from 18 to 50 garden cottages at a standard camp.

These cottages with gardens are available to migrant families who find work in the community for about 8 to 10 months of the year. The wages they make as agricultural laborers plus their gardens give them a chance to settle down in the community.

In a few instances, the cottage residents who pay \$6 to \$8 a month for rent have been able to lease tracts of land near by which they farm cooperatively. The surplus vegetables, milk, and other foodstuffs which they produce usually are sold to families living in the migrant camps. The labor homes are supervised by managers of adjoining camps, and residents in the cottages often take an active part in camp life.

### TRANSFERRAL OF HOUSING TO NHA

Under the Lanham Act of October 14, 1940, FSA, acting as an agent of the Federal Works Administrator, was allocated \$5,710,878 to provide permanent housing for war-industry workers in three states. Under this program, FSA built 1,000 dwelling units at Greenbelt, Maryland, at a cost of \$3,835,180; 150 units at Pulaski, Virginia, at a cost of \$151,650; 200 units at Radford, Virginia, at a cost of \$327,870; and 72 units at Taft, California, at a cost of \$207,700. The cost figure is for the complete project—roads, utilities, landscaping, and so forth, as well as the erection of buildings.

Under several other defense housing acts, FSA also was assigned the task of building temporary housing facilities for war-industry workers, including 16,421 family trailers; 100 dormitory trailers, each

accommodating three men; dormitories for 23,668 men, each dormitory housing about 62 men; and 2,116 portable houses.

On February 28, 1942, President Roosevelt signed an executive order merging the housing activities of a number of federal agencies into the National Housing Agency, including all non-farm housing activities of FSA.<sup>1</sup> Accordingly, plans were made to transfer to NHA not only the permanent and temporary housing facilities for industrial workers but also the three "Greenbelt" towns and the 38 "subsistence homesteads" which had been started by other agencies and turned over to FSA for management. The three suburban Greenbelt towns—Greenbelt, Maryland, near Washington, D. C.; Greenhills, near Cincinnati, Ohio; and Greendale, near Milwaukee, Wisconsin—were established by the Resettlement Administration as experiments in housing for families of modest income and new patterns in community living. The "subsistence homesteads" have given shelter to families who depend for their employment upon various trades or industries either on the projects or in nearby cities and towns. Living on the projects has given them the opportunity to supplement their incomes and raise their standards of living by producing much of their own food.

By October, 1942, the transfer to NHA of the Greenbelt towns, subsistence homesteads, the four permanent housing projects for industrial workers constructed under the Lanham Act, and the temporary housing facilities for industrial workers, had been completed.

Until June 30, 1943, FSA will continue to supervise the cooperative associations existing on the transferred Greenbelt and subsistence homesteads projects. Farm and home management assistance will continue on those projects where it has been provided in the past, and the farm and home management supervisors continue as FSA employees. FSA will also continue to service loans that have been made to project occupants, and occupants may still apply for and receive loans if they meet eligibility requirements.

#### TENANT PURCHASE PROGRAM

The Bankhead-Jones Farm Tenant Act of 1937 authorizes FSA each year to lend to a limited number of farm tenants, sharecroppers, and laborers the funds they need to buy farms of their own. In many cases, these loans include funds to repair the existing house or build a new dwelling. Through 1941, a total of 11,162 new farm homes had been built under the program, and 11,832 had been repaired. During the same period, 22,868 buildings other than dwellings had been constructed or repaired.

<sup>1</sup> See 1942 *Housing Yearbook*.

On April 9, 1942, the War Production Board issued Conservation Order L-41, limiting construction work in a continuous 12-month period to \$500 on a dwelling, and to an aggregate of \$1,000 on all buildings other than a dwelling on any farm. Subsequently, the Order was revised and the ceiling on residential construction was cut to \$200.

These restrictions hampered repairs to dwellings and buildings on tenant purchase farms to a much lesser degree than the building of new units. Under the \$500 ceiling on new dwellings, FSA engineers made blueprints for temporary \$500 residences which could later be completed, added to, or converted into other farm outbuildings. When the \$200 ceiling was imposed, these plans were abandoned. Tenant purchase loans were limited mostly to the purchase of farms with existing buildings which could, within the limits of Order L-41 restrictions, be made habitable for the duration. It was decided to ask WPB for authority to build new dwellings only in exceptional cases; notably, when there were no habitable dwellings on a farm needed for war food production or no dwellings that could be made habitable by such repairs as were authorized by Order L-41.

During the calendar year 1942, there were 3,983 tenant purchase loans containing funds for new dwellings, and 5,703 loans containing funds for repairs to dwellings. The effect of L-41 restrictions can be seen in this comparison: of the number of loans approved from July 1 to December 31, 1942, 6.6 per cent had funds approved for new dwellings and 88.6 per cent had funds approved for repairs to dwellings; during the last half of 1941, 41.9 per cent of the loans had funds for new dwellings and 52.2 per cent had funds for repairs to dwellings.

# Priorities in the War Housing Program; the Role of the War Production Board

F. J. C. DRESSER

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**D**URING the year of 1942, the war housing program developed firmly in spite of many attacks and difficulties which constantly threatened. As time went on, the need for housing facilities in many of the war production centers grew so acute that the housing problem emerged from a questionable need to an accepted fact. The priority assistance provided for the program has been increased until it now ranks with the major construction requirements in its position in the preference rating scale. Earlier there were substantial inventories of materials and products suitable primarily for housing and the rating available represented merely that which was high enough to release these stocks. Later, production of these materials and products lagged behind their use, and as the year progressed it became more and more necessary to increase the rating to a point where it would assure production. As a result, the problem of too low ratings is not one that has to be faced at the present time.

## DEVELOPMENT OF CONTROLLED MATERIALS PLAN

In the earlier days of 1942, the use of critical material was not as closely related to available supply as it now is. Beginning in July, 1942, the housing program was placed on a quarterly allocation, and preference rating assistance was authorized only to the extent of the allocation. Steel was the common denominator, and the use of this necessary metal was the criteria that controlled estimates of the use of other critical materials. The system of allocation for the war housing program has gained in accuracy until the operation has developed into what is currently known as the Controlled Materials Plan. Under this plan, called CMP, the requirements for all programs requiring critical materials and products are submitted by specific terms every three months. The total requirements are compared with the anticipated supply. If they are in excess, schedules are adjusted so that requirements are within the supply. When this solution is reached, specific quantities of materials are earmarked for each. It is then the responsibility of these programs to operate within their allotment. In other words, preference rating assistance is authorized only to the extent that materials are available and as the danger of issuing more tickets than there are seats disappears.

The success of operations under an allocation is predicated on the ability to develop accurate estimates of need. The housing program from the beginning had sound material allowances, whereby critical material was authorized only to the extent necessary. The underlying control is the War Housing Critical List which determines the type of material and the extent to which it can be used.

Materials used for utility extensions and connections must fall within limits which have been established in the form of Housing Utility Standards. The result is a development of an average consumption of critical materials from which the anticipated program of total requirements can be formulated. These averages were further stabilized through the issuance of the War Housing Construction Standards which establish primary design and dwelling floor area limitations. As the lumber situation became increasingly critical, it was necessary to effect drastic conservation in order to spread what lumber could be diverted for housing over as many dwelling units as possible; the Construction Standards served to effect this conservation.

From the beginning, all controls were centered in the War Production Board because the authorization for war construction emanated from that source. Early in the year, the numerous governmental agencies who were concerned with the development of housing were merged into the National Housing Agency and its subsidiaries. As time went on, the activities and program of this Agency were coordinated, and the War Production Board worked closely with it. Clarification of the respective responsibilities of NHA and WPA has resulted in the assignment to NHA of responsibility for the programming and real estate phases of housing, while the War Production Board retains its control over the use of critical material. This definition of responsibilities was crystallized in the issuance on December 11, 1942, of The Joint Policy Statement Between the War Production Board and the National Housing Agency Regarding War Housing. This statement provides a clear-cut working basis, and should be familiar to all who are concerned with the war housing program.

#### SYSTEM FOR PUBLIC HOUSING

The earlier delay in processing applications for preference rating assistance concerned everyone. Throughout the greater part of the year, applications for publicly-financed projects were submitted individually to War Production Board headquarters for processing. Each was planned differently and considerable adjustment was necessary to reflect the necessary conservation measures required by the War Production Board. This entailed further delay. It became apparent that

the housing need could not be met by continuing to operate in this slow, cumbersome manner. During the year, standard plans were developed to cover all types of housing required, and the amounts of critical materials necessary were agreed upon for these structures. With the establishment of these standard plans, and with the development of allowances of material for utilities, the problem of delays in the assignment of ratings was removed. Ratings are now assigned on a blanket basis for lists of projects programmed as necessary, with the provision that the approved standard plans be followed and that the utilities be designed and installed within the agreed utility allowances. The first rating issued on this blanket basis to the Federal Public Housing Authority provided for 82,544 living units. Ratings are now available as soon as the housing is approved and scheduled.

#### PROCEDURE FOR PRIVATE WORK

Likewise, in the field of privately-financed operation, where the ratings are issued in the District Offices of the War Production Board, effective steps to speed processing have been initiated. Formerly, applications were submitted to the field office of the Federal Housing Administration for initial processing. From there they were forwarded to the National Housing Agency regional office for reconciliation with the program, and then to the district office of WPB for final action and issuance. As a result of the consolidation of the housing agencies the intermediate step has been omitted.

In the field of private operation, many of the authorizations issued for housing construction were not utilized. The projects were not built, and the need which had been programmed has not been filled. Strenuous efforts have been made by the National Housing Agency and the War Production Board to bring about cancellations of these outstanding unused authorizations, and their reassignment to operators who would use them.

During the year, steps were taken to develop the remodeling section of the housing program, whereby additional accommodations are made available in existing buildings. The Homes Use Program of NHA, carried out with the aid of the Home Owners' Loan Corporation and the Federal Public Housing Authority, is developing rapidly. One project stands out as an indication of what can be accomplished through remodeling. Public housing needs in a highly critical area were met by the acquisition of a dormitory of a girls' school that had ceased operations. The replacement of a small amount of pipe that had been frozen, and the installation of some additional plumbing fixtures were the only repairs made which required critical materials.

Conversions and remodeling effect the maximum conservation and produce living quarters in a minimum space of time. The older established communities offer fertile prospects and this phase of the program promises to be developed to an increasing extent.

#### PROGRESS MADE

This brief outline indicates that substantial progress has been made. The material allowances for war housing have been consistent, and those responsible for planning projects are familiar with the requirements. Authorization for projects that qualify are readily available, and preference ratings are high enough to assume the availability of material. Living within our budget of critical material will assure its continued availability. Our present aim is to expedite and simplify the necessary procedures, and at the same time to operate within the controls that serve a most effective use. The program is on a sounder foundation than ever before and should result in smooth operation for those faced with the problem of producing war housing accommodations.

The accomplishments of the past year are substantial, with 143,922 publicly-financed living units, and 151,357 privately-financed living units having been developed to the point of occupancy. The need is still substantial, and the current year will see a comparable amount of housing put under construction. We have profited by the problems presented during the past year and have emerged stronger as a result. The War Production Board's relationship with the National Housing Agency is of necessity very close, and team play has developed to the point that is necessary to produce the essential housing accommodations that are vital to war production.



# Federal Rent Control in 1942

PAUL A. PORTER

Deputy Administrator in Charge of Rent  
Office of Price Administration

**B**Y THE close of the past year, rent control under the Emergency Price Control Act had become well nigh nationwide in extent. Maximum rent regulations had been issued for 355 areas. These regulations established maximum rent dates of January 1, 1941, for 12 areas; April 1, 1941, for 44 areas; July 1, 1941, for 11 areas; October 1, 1941, for 3 areas; and March 1, 1942, for the remaining 285 areas. The areas under control as of January 31, 1943, include a total population of more than 75,680,000 and contain more than 11,618,000 rental dwelling units. All but two of the major cities in the country, the vast majority of war production centers, and a host of places affected by nearby military and naval establishments are now under maximum rent regulation.

Only a scattering of localities recently affected by the war program or distinctly minor in importance remain without federal control. The job of initiating rent regulations in the nation's war centers is nearly done.

## SCOPE AND EFFECTIVENESS OF CONTROL

In general, all types and rental ranges of housing accommodations in an area are included under the maximum rent regulation. It has been found that in the situation of acute shortage which frequently exists in "hot" war centers, almost any structure may come into the rental market. During the consideration of the Emergency Price Control Act, a provision was suggested to limit the control to certain rent ranges, but this was wisely rejected.

The success of the program in stabilizing and reducing rents is borne out by all the available evidence. As early as June, 1942, the Bureau of Labor Statistics' index of average rents paid by wage earners and lower salaried workers had declined from the high point of May, 1942, to the level of December, 1941. The index remained at that level throughout the second half of 1942.

Comparison with experience during and immediately after World War I, when a rise of 60 points in the index of rents paid by wage earners and lower salaried workers in large cities took place, highlights the real effectiveness of rent control thus far. In one six-month period, from June to December, 1920, the index of rents rose 12 points. Once these high levels had been reached, they were maintained for a decade

and seriously affected the nation's entire price and wage structure. World War II threatened to develop the same severe upward movement of rents. Fortunately, Congress made provision in the Emergency Price Control Act for the restraint of this upward movement, and this Office was able to halt the inflationary trend at a comparatively early stage.

It is estimated that the success of federal control of rents has made possible a saving in the cost of living of at least \$300,000,000 during 1942, and will result in a saving of a billion dollars that would have been spent in the absence of control during 1943. These are not, however, the only savings, since the rent structure is closely related to other aspects of the economy. Thus the stability of rents is closely related to the stability of wages and to the adequacy of labor supply in war centers, and for this reason has an important effect on the entire price structure and war production. The rent control program has become a strong point in the battle against inflation.

#### THE METHOD OF CONTROL

In the rent control provisions of the Emergency Price Control Act, Congress provided for the use of maximum rent dates and the designation of defense rental areas. The Price Administrator, in determining an appropriate date, was restricted to the period subsequent to April, 1940. The Congressional directive pointed to April 1, 1941, as a date by which defense activities may generally be presumed to have had or threatened soon to have an inflationary effect on rents. Provisions of the Act clearly required that rents be stabilized as of a date prior to the impact of defense activities in particular areas.

The marked variation in timing and effect of the activities in various areas necessarily made the selection of different dates appropriate in accordance with this variation. In the most critical areas a roll back of rents necessarily had to be made if the clear intent of the statute were to be achieved. In those areas, dates within the year 1941 were generally selected. Where the defense program and war activities had had these effects somewhat later, a 1942 date was selected.

The method of control adopted uses a maximum rent date to determine the vast majority of rents in a designated area. The assumption underlying the use of this method is that there exists an ascertainable time when war activities in an area had not unduly affected the rental market, and that it is possible to determine the time when these activities have had such an effect. Instead of attempting the impractical and well nigh impossible task of attempting to pass judgment as to whether any given rent in an area is inflationary or not, determination is made as to the time when war activities threaten to create an abnormal

market. The rents existing in a period prior to this are accepted, for the most part, as maximum rents. It is considered preferable to accept the results of the normal process of economic bargaining of landlords and tenants rather than to attempt the overwhelming task of determining individual rentals.

#### PROVISION FOR ADJUSTMENT

Adjustment of rents prevailing on the maximum rent date are in order where it is clear that the rent was not the result of an economic bargain but was influenced by considerations of another character, such as a blood or other special relationship between landlord and tenant, or where the landlord was bound by a lease in effect for more than a year, so that he was unable to renegotiate with the tenant in a recent period, or where the rent on the maximum rent date was seasonal. Provision for adjustment is also made in those cases where subsequent to the effective date of the regulation a major capital improvement, a rehabilitation of a property, or an increase in services had occurred.

An additional ground for adjustment has recently been recognized where an increase in occupancy of a housing accommodation has been allowed by the landlord beyond that customary on the maximum rent date. These are the broad classifications under which provisions for individual adjustments are made in the maximum rent regulations.

The statute requires that adjustments be made for such factors as the Administrator may deem to be of general applicability, including increases or decreases in taxes and other relevant costs. The Office has taken the position that cost adjustments should be made on an area-wide basis when increases in taxes or other costs uncompensated by decreases or favorable factors—such as increased occupancy—have reduced the operating position of rental housing generally below that enjoyed by the area in 1939-1940. The years 1939-1940 were chosen since they were the two years immediately preceding the sharp impact of defense and war activities. It would be utterly impractical in individual cases to attempt to determine and adjust for cost increases on a particular property. For the most part, accurate records covering more than a year's operations are unavailable. Chance lumping of repairs, maintenance, or other expenses in a particular year could and does throw individual costs out of line. Any automatic adjustment on a showing of increased expenditure would inevitably encourage wasteful operations and induce needless expense. But to attempt more than an automatic adjustment, requiring a determination as to the warranted or unwarranted character of expense, would impose an impossible task upon the Office.

### SERVICES

It is a corollary of the maximum rent date method of rent control that services rendered on the maximum rent date should be maintained generally at the same level as prevailed on that date. However, it is recognized that war time limitations on available manpower and material make impractical the rendering of identical quality and quantity. The regulations now provide that the same essential services, furniture, furnishings and equipment, be provided, and that other services, furniture, furnishings and equipment, shall be not substantially less than were provided on the maximum rent date. In recognition of the fuel rationing program, it is also provided that where housing accommodations are heated with oil, the landlord is not required to furnish more heat than he is able to supply under the rationing limitations. Under the regulations, services, furniture, furnishings, and equipment necessary for health, safety, and comfort must be maintained, and the rental value of the accommodations may not be impaired. Where these services and equipment have been reduced, there remains the remedy of a reduction in the maximum rent. However, much of the competitive and luxury expenditures formerly made to attract and hold tenants, and now no longer necessary because of the housing shortage, can be reduced. This is especially desirable in view of the war time need to conserve manpower and materials.

### PUBLIC HOUSING

Some difference in treatment is accorded housing accommodations constructed by the United States or an agency thereof, or by a state or any of its political subdivisions, and owned by any of these. Public housing agencies are authorized to increase rents on their low rent projects up to the level of rents which prevailed generally in the area, on the maximum rent date, for comparable housing accommodations. The rents on these accommodations are not set in accordance with normal market practice, and they reflect an element of subsidy used to achieve certain public policies with respect to low income groups and defense workers.

### CONTROL OF EVICTION

Tenant security has been found essential to the effective administration of rent control. Wherever there is a housing shortage, the average tenant is more concerned about a roof over his head than about the maximum rent. Where the landlord is free to evict, the tenant would rather pay an illegal rent than take the chance of losing his dwelling. If control is to be made effective, it is necessary to remove this fear. The

regulations, therefore, limit the grounds on which a landlord may secure the removal of a tenant in occupancy. However, where the tenant violates a substantial obligation of tenancy, commits a nuisance, refuses to renew a lease, or fails to pay the maximum rent, he may be evicted.

In the course of the year's operation it was found that evictions resulting from the sale of tenant-occupied houses presented a serious and growing problem. Not only were many of these sales evasive in character, being in effect little more than transfers to circumvent the maximum rent regulation, but also they had a disruptive effect on war production and occasioned labor turnover. Many landlords in the so-called hot defense areas brought pressure to bear on their tenants, under the threat of eviction, to buy the houses they were renting. Where tenants were evicted, chains of further evictions were frequently set in motion as they desperately sought shelter. Days were lost from employment as workers went from place to place in search of a roof for themselves and their families.

In order to restrict these evasive sales, the Office amended its regulations to prohibit the eviction of a tenant unless the purchaser made a down payment of one-third of the purchase price and waited 90 days to secure occupancy. This action was recommended by the Labor Management Committee of the War Manpower Commission.

The limitation on sales is by no means rigid. Where alternative housing accommodations are available, the area rent director may waive these requirements, and where there is a substantial necessity on the part of the owner to sell, relief may also be granted. In short, this restriction in no way prevents a tenant from buying the house in which he lives and does no more than prevent his eviction where there literally is no other available place for him to go.

#### ADMINISTRATION OF THE PROGRAM

Rent control is of necessity closely related to the local conditions in particular areas. Landlords and tenants must be able to deal with the responsible officials in their own or a nearby community. Accordingly, the burden of operations has been placed to a great degree on the local office. The operating unit of rent control is the area rent office. The administration of this office is in the hands of a director selected from the locality and familiar with the local problems and conditions. He is given the authority to pass on landlords' petitions for adjustment, to consider tenants' complaints, and to grant certificates of eviction. His office is staffed with permanent and temporary employees in accordance with the magnitude of the task in the particular locality. He is assisted in his work by skilled examiners experienced in real estate

and local market conditions. His inspectors ascertain facts, determine comparability, and provide the data on which the director relies in reaching his decisions. An attorney reviews all orders, prior to their issuance, to assure conformity with the regulations and national interpretations, and compliance with due process.

A regional office is established as an intermediary between the area and the national office, to train personnel, to maintain field contact with the area offices, to supervise their operations, and to bring them into conformity with procedures and policies prescribed by the national office. The regional office also reviews the orders of the area rent directors and hears appeals from them. Appeals from the regional office may in turn be made by way of protest to the Price Administrator. Over-all direction of the national rent control program rests in the hands of the Deputy Administrator of the Rent Department under the Price Administrator.

All official regulations, basic general interpretations, and statements of policy are issued from the national office in Washington. Coordination of the program and the assembling of economic data and its analysis is carried on at this level. Determinations as to the appropriateness of area-wide adjustments are made by the Rent Department in Washington. Thus the area rent director, under guidance from both the regional and the Washington Office, initiates rent control in the areas, makes adjustments, and supervises the program locally. The national office coordinates the operations and formulates general policies.

Within the areas, the first and most vital step of rent control is the registration of all rental housing accommodations. All landlords are required to fill out registration statements providing information as to the rent charged on the maximum rent date for their dwelling accommodations and the services provided. A copy of this statement is retained by the landlord, a copy is provided to the tenant, and another copy goes to the area office. In this fashion the regulation is, in great part, automatically self-enforcing, and both landlord and tenant know the maximum rent. A convenient and ready record is provided for determining in *prima facie* manner the facts in any particular case. Statistics of registration indicate an overwhelming compliance to the regulation on the part of landlords. Over 90 per cent of the total estimated rental units in the defense rental areas in which control has been made effective have registered.

The day-to-day work of the area office is largely concerned with passing on the petitions of landlords and the complaints of tenants. Nearly 10 per cent of the rental units registered have received adjustments because of major capital improvements, increases in services or equipment,

long-term leases, seasonal rents, or because the rent on the maximum rent date was affected by a special relationship between the landlord and tenant.

It is natural that there should have been a large number of changes in freeze-date rents in view of what has occurred in many of the defense areas. It is important to note that the effect of the regulation has been by no means to secure a rigid freezing of all rentals. While rents generally have been stabilized, a multitude of individual cases where frozen rents would have meant hardship or inequity have received adjustments. As rapidly as possible, with the limitations of staff and the size of the program, the area offices have been getting current with the work of passing on landlord petitions.

Tenant applications likewise have been carefully dealt with and adjustments have been ordered where rentals or services were not in accord with the requirements of the regulation. The national office has maintained careful supervision of the determinations of the area rent directors in order to keep uniform standards and interpretations. Where the facts have shown that regulations could be relaxed without impairing the effectiveness of the program, action has been taken, by way of amendment, to remove restrictions which experience has shown to be no longer necessary.

#### EFFECT OF RENT CONTROL ON THE LANDLORD

The Office of Price Administration has conducted continuous surveys of price and wage data, and rental housing operations, in order to determine the effect of cost and tax changes. The records of landlords and of management concerns, covering the experience of thousands of housing units, have been assembled and analyzed by the Rent Department of the Office of Price Administration. Accountants have been sent to a large number of areas in all parts of the country to secure representative samples of housing operations covering their experience from 1939 to the present. On the basis of these surveys, it appears clear that landlords are, in general, in at least as favorable a position as they were in during the years 1939 and 1940, the two years immediately prior to the impact of defense and war activities on the economy, and in most cases in a more favorable position.

While certain items of expense have increased, they have been offset by substantial economies in operation and greatly improved occupancy. Many competitive items of expense relating to tenant painting and decorating have been reduced, and replacements which previously were made long before the useful life of fixtures had expired have been postponed. Essential repairs and maintenance, however, have been carried

on. The net effect has been to produce a marked stability in actual expenses, while increased rents plus increased occupancy have brought about a more favorable income-expense ratio.

There is reason to believe that this stability will continue, especially if the over-all price control program is able to hold rising costs to their present levels. Repair and maintenance may be expected to decline in some areas which have just begun to feel the full effect of the housing shortage. Occupancy will, in all probability, continue at a high level, and in many cases may well go still higher. Studies on cost and tax movements will of course continue. Should new facts arise, showing that expenses have risen in such a way as to impair the general fairness and equity of any regulation, appropriate action will be taken to relieve the hardship.

Thus far, rent control has effectively stabilized an important segment in the cost of living. By so doing, it has removed what might have been a powerful and dangerous pressure leading to general demands for increases in salaries and wages, and thus has contributed in good measure to the fight against inflation. Furthermore, it has protected that large portion of the nation whose incomes have not benefited from the War, including the increasing number of dependents of men in the armed forces, from a drastic increase in the cost of shelter, an increase which many of them could ill afford to bear.



## Directory of Housing Agencies

THIS ninth year of the publication of a Directory of housing agencies in the *Yearbook* finds no marked changes from the listings of the previous year. Trends for the past nine years, as revealed by the agencies listed in the Directory, are indicated in the following tabulation:

### TRENDS IN HOUSING AGENCIES

As of February or March of the

| years .....                               | 1935 | 1936 | 1937 | 1938 | 1939 | 1940 | 1941 | 1942 | 1943 |
|---|------|------|------|------|------|------|------|------|------|
| <i>Official Administrative:</i>           |      |      |      |      |      |      |      |      |      |
| National .....                            | 5    | 4    | 4    | 4    | 4    | 4    | 5    | 5    | 5    |
| State and regional.....                   | 16   | 15   | 15   | 18   | 18   | 18   | 23   | 52   | 49   |
| County and municipal.....                 | 16   | 33   | 40   | 119  | 226  | 295  | 521  | 444  | 422  |
| TOTAL .....                               | 37   | 52   | 59   | 141  | 248  | 317  | 549  | 501  | 476  |
| <i>Official Advisory and Unofficial*:</i> |      |      |      |      |      |      |      |      |      |
| National .....                            | *    | * 2  | 3    | 5    | 8    | 6    | 9    | 9    | 6    |
| State and regional.....                   | *    | * 0  | 3    | 6    | 9    | 18   | 23   | 16   | 7    |
| County and municipal.....                 | *    | *37  | 61   | 61   | 50   | 44   | 42   | 34   | 34   |
| TOTAL .....                               | *    | *39  | 67   | 72   | 67   | 68   | 74   | 59   | 47   |
| GRAND TOTAL.....                          | *37  | *91  | 126  | 213  | 315  | 385  | 623  | 560  | 523  |

\*Neither official advisory nor unofficial agencies were listed in the 1935 *Yearbook* and unofficial agencies were not included in the 1936 *Yearbook*.

### WHAT IS INCLUDED

The Directory includes two main groups of agencies: official administrative; and both official advisory and unofficial lumped together in one group. In previous *Yearbooks*, official advisory agencies were distinguished from unofficial agencies, the difference being that those in the first class were set up through some sort of action by a public body or public official, whereas those in the second class were simply voluntary or private organizations. With the increased complexity of housing activity and organization, it has become difficult to maintain any useful distinction between the two kinds. This year they have been lumped together in one section of the Directory.

Each of the two main groups in the Directory is subdivided, according to area of jurisdiction, into sections labeled National, State and Regional, and County and Municipal (including metropolitan).

Absolute rules for the selection of agencies to be included in the Directory are difficult to define or carry out. However, the principal object is to list information useful to housing agencies and officials, not to try to compile the largest possible list of agencies regardless of their function, permanency, or degree of activity.

The Directory does not distinguish between active and inactive

agencies beyond indicating, by the symbol "np" in front of the name of the agency, which of the county and municipal agencies and which of the state and regional agencies listed in the official administrative group were not engaged directly, as of February, 1943, in the development or operation of housing projects. Most of this information has been taken from records of the Federal Public Housing Authority. The fact that an agency was not engaging in such activity, however, cannot be construed as proof of inactivity. In many communities where "np" agencies are listed there is federally developed housing that may be put under the jurisdiction of the local agency in the near future.

Those inactive agencies that are listed are included because they have indicated a desire to be included and have supplied information necessary for listing.<sup>1</sup> Most of the active and inactive agencies that are not listed have been omitted for one or more of the following reasons: (1) request from the agency that it be omitted<sup>2</sup>; (2) failure to supply adequate information to constitute a listing; or (3) not the type of agency suitable for inclusion. War housing centers, homes registration offices, and housing committees of civilian defense councils have been omitted because they are temporary and are currently in such a state of flux that their listing would be of little permanent value. Agencies established to engage exclusively, or almost exclusively in rural or farm housing, are indicated by the symbol "r." It will be noted that all county authorities are not necessarily rural authorities. However, all regional authorities are rural.

*Official Administrative Group.* In the official administrative group are included federal, state, and local public agencies whose principal function is to regulate and/or plan, finance, construct, and manage housing; *with the exception* that local regulatory bodies, like municipal housing, or housing and building departments *are not* included. Local public housing agencies, commonly called housing authorities (in Michigan and Kentucky, housing commissions), comprise the bulk of the listings in the official administrative group.

The regional offices of the National Housing Agency, the Federal Public Housing Authority, and the Farm Security Administration have been listed. The regional organization of the Federal Home Loan Bank Administration has been omitted because it does not follow a uniform pattern for the various constituent agencies of FHLB Administration.

<sup>1</sup> In a few cases an agency has been listed with an address but without names of officers, members of governing board, or name of principal employee. This practice has been followed when the Editors knew that the agency was active but had not been able to secure the additional information.

<sup>2</sup> This is true of a number of state housing boards that exist by virtue of state legislation but have never, or do not now intend to exercise the functions for which they were established.

Likewise, the various state offices of the Federal Housing Administration are omitted because there is no uniformity about the number of offices in each state or which offices perform such various functions as insuring, underwriting, valuation, or servicing.

*Official Advisory and Unofficial Group.* In the official advisory and unofficial group are included: (subject to the limitations set forth above) all public agencies devoted primarily to housing but having only investigational or advisory powers; all unofficial or private agencies whose primary interest and activity is housing, or housing and city planning; and all housing committees or subdivisions of non-housing organizations, providing that such committees or subdivisions employ at least one person substantially full time for their housing work.

For the official advisory and unofficial group, only the officers and not all members of the governing bodies have been listed.

#### COMMENTS ON TRENDS

The most striking trend in the establishment of housing agencies is the remarkable growth of the local public bodies commonly called housing authorities. Until late in 1933 only two cities, Milwaukee and Los Angeles, were deemed to possess the power to engage directly in the planning, construction, and operation of housing. The development of a public works program under the National Industrial Recovery Act, and indications that public housing would be included in such a program, stimulated the enactment of state enabling legislation for low-rent public housing, and the creation of local housing authorities thereunder. All states but Iowa, Kansas, Maine, Minnesota, Nevada, Oklahoma, South Dakota, Utah, and Wyoming now have such legislation. The first such authority was established in Cleveland, Ohio, in September, 1933.

The decision of the Housing Division of the Federal Emergency Administration of Public Works (commonly called PWA Housing Division) that it would own, construct, and operate public housing developments instead of making the necessary loans and grants to local public agencies, removed somewhat the incentive for the establishment of these local authorities. In fact, it was largely this PWA policy that resulted in the establishment of local official advisory bodies appointed either by mayors or by the administrator of PWA. In many communities where federal public housing was not forthcoming, these committees disappeared. In most cities where construction was undertaken by the Housing Division, the advisory groups continued to function until superseded by housing authorities.

The effect of the passage of the United States Housing Act of 1937 on the establishment of local housing authorities between the years 1937 and 1941 is readily seen in the rapid increase of county and municipal official administrative agencies, shown in the tabulation above. These local housing authorities are public corporate bodies, established by resolution of the governing body of a city or county, in accordance with state law. The members are lay citizens appointed by the mayor or other governing official. They serve without compensation. The authorities have no taxing power but they have full power to acquire property and plan, construct, and operate housing and related facilities for families of low income. During the war period many local housing authorities have assumed the responsibility, either as owners, or as agents for the federal government, for the development and operation of housing for essential war workers.

The diminution in the number of local authorities listed in the Directory, subsequent to 1941, is due largely to the fact that many of the urban and rural authorities created during 1940 and 1941 were forced to suspend their programs before actually undertaking any housing, and now being inactive have not submitted information for listing in the Directory.

#### STATE AND REGIONAL OFFICIAL ADMINISTRATIVE AGENCIES

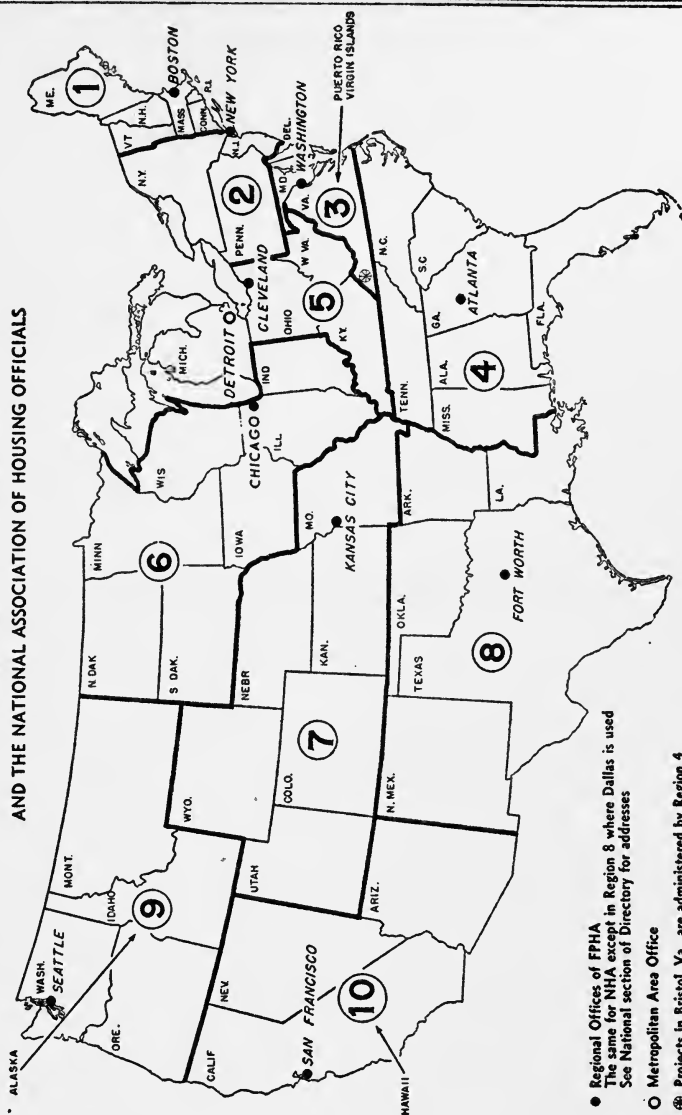
In the state and regional section of official administrative agencies, the state-wide organizations in California, Delaware, Georgia, Illinois, Massachusetts, New Mexico, Ohio, Pennsylvania, and South Carolina, are regulatory or research bodies only. They do not have the power to finance, construct, or manage housing. Most of these agencies were established between six and eight years ago when it appeared that there would be need for state organizations to supervise limited-dividend housing developed by private corporations. Those of the group that survived in more than name have carried on such activities as research, surveys, education, and in some cases, the supervision of the activities of local housing authorities.

Even though some of the state organizations are given statutory authority over the activities of local housing authorities, they have not exercised any extensive control over the development and operation of housing projects of local housing authorities, when such projects were developed with federal aid that entailed extensive control by the federal government. Only in New York does the official state administrative agency engage in the financing of housing.

It will be noted that the agencies dealing with rural housing are organized according to three distinct patterns. In the first pattern, a

county housing authority operates as an administrative entity with its own board of commissioners and a chief executive, similar to the organizational plan of municipal housing authorities. In the second pattern, a group of several county housing authorities, each of which has its own legal existence and its own board of commissioners, associate together for administrative purposes and employ a single administrative staff. In the third pattern, a regional authority is established to include a number of counties, none of which has its own organization.

REGIONS OF THE NATIONAL HOUSING AGENCY,  
THE FEDERAL PUBLIC HOUSING AUTHORITY,  
AND THE NATIONAL ASSOCIATION OF HOUSING OFFICIALS



- Regional Offices of FPHA  
The same for NHA except in Region 8 where Dallas is used  
See National section of Directory for addresses
- Metropolitan Area Office
- ⊗ Projects in Bristol, Va., are administered by Region 4

# OFFICIAL ADMINISTRATIVE HOUSING AGENCIES

## NATIONAL AGENCIES

### Farm Security Administration

ADMINISTRATOR: C. B. Baldwin

ADDRESS: Farm Security Administration, Washington, D. C.

### *Regional Offices*

#### REGION I

DIRECTOR: James M. Wood

ADDRESS: 17 Brief Avenue, Upper Darby, Pennsylvania

(The Region is comprised of: Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont.)

#### REGION II

DIRECTOR: Harry S. Muir

ADDRESS: County Courthouse, Milwaukee, Wisconsin

(The Region is comprised of: Michigan, Minnesota, and Wisconsin.)

#### REGION III

DIRECTOR: Philip G. Beck

ADDRESS: 342 Massachusetts Avenue, Indianapolis, Indiana

(The Region is comprised of: Illinois, Indiana, Iowa, Missouri, and Ohio.)

#### REGION IV

DIRECTOR: Howard H. Gordon

ADDRESS: State College of Agriculture, Raleigh, North Carolina

(The Region is comprised of: Kentucky, North Carolina, Tennessee, Virginia, and West Virginia.)

#### REGION V

DIRECTOR: Ernest S. Morgan

ADDRESS: Farm Security Administration Building, Montgomery, Alabama

(The Region is comprised of: Alabama, Florida, Georgia, and South Carolina.)

#### REGION VI

DIRECTOR: A. D. Stewart

ADDRESS: Donaghey Trust Building, Seventh and Main Streets, Little Rock, Arkansas

(The Region is comprised of: Arkansas, Louisiana, and Mississippi.)

#### REGION VII

DIRECTOR: Cal A. Ward

ADDRESS: Atlas Building, 900 North 16th Street, Lincoln, Nebraska

(The Region is comprised of: Kansas, Nebraska, North Dakota, and South Dakota.)

**REGION VIII**

ACTING DIRECTOR: E. Lee Ozbirn

ADDRESS: Parry Avenue at Commerce Street, Dallas, Texas

(The Region is comprised of: parts of Oklahoma and Texas.)

**REGION IX**

DIRECTOR: Laurence I. Hewes, Jr.

ADDRESS: 30 Van Ness Avenue, San Francisco, California

(The Region is comprised of: Arizona, California, Nevada, and Utah.)

**REGION X**

DIRECTOR: Charles F. Brannan

ADDRESS: 950 Broadway, Denver, Colorado

(The Region is comprised of: Colorado, Montana, and Wyoming.)

**REGION XI**

DIRECTOR: Walter A. Duffy

ADDRESS: 233 Terminal Sales Building, Portland, Oregon

(The Region is comprised of: Idaho, Oregon, and Washington.)

**AREA XII**

AREA DIRECTOR: Jesse Gilmer

ADDRESS: Old Post Office Building, Seventh and Taylor Streets, Amarillo, Texas

(The Area is comprised of: New Mexico, parts of Oklahoma, and parts of Texas.)

**REGION XIII**

DIRECTOR: Ralph R. Will

ADDRESS: 29 Comercio Street, San Juan, Puerto Rico

(The Region is comprised of: Puerto Rico and Virgin Islands.)

**Federal Home Loan Bank Administration**

COMMISSIONER: John H. Fahey

ADDRESS: Federal Home Loan Bank Administration, Washington, D. C.

**Federal Housing Administration**

COMMISSIONER: Abner Ferguson

ADDRESS: Federal Housing Administration, Washington, D. C.

**Federal Public Housing Authority**

COMMISSIONER: Herbert Emmerich

ADDRESS: Federal Public Housing Authority, Washington, D. C.

***Regional Offices*****REGION I**

DIRECTOR: Sumner K. Wiley

ADDRESS: 24 School Street, Boston, Massachusetts

(The Region is comprised of: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont.)



## REGION II

DIRECTOR: John Taylor Egan

ADDRESS: 270 Broadway, New York City

(The Region is comprised of: New Jersey, New York, and Pennsylvania.)

## REGION III

DIRECTOR: Oliver C. Winston

ADDRESS: Temporary Building No. 2, 19th and D Streets, N.W., Washington, D. C.

(The Region is comprised of: Delaware, District of Columbia, Maryland, Virginia with the exception of the city of Bristol, Virginia, Puerto Rico, and Virgin Islands.)

## REGION IV

DIRECTOR: John P. Broome

ADDRESS: Georgia Savings Bank Building, Peachtree and Broadway, Atlanta, Georgia

(The Region is comprised of: Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, and the city of Bristol, Virginia.)

## REGION V

DIRECTOR: Carleton F. Sharpe

ADDRESS: 2073 East Ninth Street, Cleveland, Ohio

(The Region is comprised of: Kentucky, Michigan, Ohio, and West Virginia.)

## *Detroit Area Office*

DIRECTOR: Sherwood Reeder

ADDRESS: Barlum Tower Building, Detroit, Michigan

## REGION VI

DIRECTOR: Orvil R. Olmsted

ADDRESS: 201 North Wells, Chicago, Illinois

(The Region is comprised of: Illinois, Indiana, Iowa, Minnesota, North Dakota, South Dakota, and Wisconsin.)

## REGION VII

ACTING DIRECTOR: Earl V. Gauger

ADDRESS: Dierks Building, 1006 Grand Avenue, Kansas City, Missouri

(The Region is comprised of: Colorado, Kansas, Missouri, Nebraska, Utah, and Wyoming.)

## REGION VIII

DIRECTOR: Marshall W. Amis

ADDRESS: 1205 Electric Building, Seventh and Taylor Streets, Fort Worth, Texas

(The Region is comprised of: Arkansas, Louisiana, New Mexico, Oklahoma, and Texas.)

## REGION IX

DIRECTOR: Frank M. Crutsinger

ADDRESS: Skinner Building, Fifth Avenue and Union Street, Seattle, Washington

(The Region is comprised of: Idaho, Montana, Oregon, Washington, and Alaska.)

## REGION X

DIRECTOR: Langdon Post

ADDRESS: 785 Market Street, San Francisco, California

(The Region is comprised of: Arizona, California, Nevada, and Hawaii.)

## National Housing Agency

ADMINISTRATOR: John B. Blandford, Jr.

ADDRESS: National Housing Agency, Washington, D. C.

*Regional Offices*

(The regions are the same as for the Federal Public Housing Authority.)

## REGION I

REGIONAL REPRESENTATIVE: John M. Dobbs

ADDRESS: 24 School Street, Boston, Massachusetts

## REGION II

REGIONAL REPRESENTATIVE: Charles S. Ascher

ADDRESS: 2 Park Avenue, New York City

## REGION III

REGIONAL REPRESENTATIVE: Milton Fischer

ADDRESS: Barr Building, Washington, D. C.

## REGION IV

REGIONAL REPRESENTATIVE: Robert K. Creighton

ADDRESS: 114 Marietta Street, N. W., Atlanta, Georgia

## REGION V

REGIONAL REPRESENTATIVE: William K. Divers

ADDRESS: 1783 East 11th Street, Cleveland, Ohio

## REGION VI

REGIONAL REPRESENTATIVE: Willard F. Day

ADDRESS: 221 North LaSalle Street, Chicago, Illinois

## REGION VII

REGIONAL REPRESENTATIVE: Willard F. Day

ADDRESS: Dierks Building, 1006 Grand Avenue, Kansas City, Missouri

## REGION VIII

SPECIAL REPRESENTATIVE: Preston Wright

ADDRESS: 1910 Tower Petroleum Building, Dallas, Texas

**REGION IX**

REGIONAL REPRESENTATIVE: George W. Coplen

ADDRESS: 1101 Vance Building, Seattle, Washington

**REGION X**

REGIONAL REPRESENTATIVE: Eugene Weston, Jr.

ADDRESS: 593 Market Street, San Francisco, California

**STATE AND REGIONAL AGENCIES <sup>1</sup>**

**r Alabama Associated Housing Authorities, Central**

CHAIRMAN: E. C. Wilson. (The counties under the jurisdiction of the Authorities are: Autauga, Chilton, Dallas, Elmore, Hale, Lowndes, Marengo, Perry, and Wilcox.)

EXECUTIVE DIRECTOR: \*C.W. Wynn

ADDRESS: 1201 Highland Avenue, Selma, Alabama

**r Alabama Associated Housing Authorities, Southeastern**

(The counties under the jurisdiction of the Authorities are: Barbour, Bullock, Chambers, Coffee, Dale, Geneva, Henry, Houston, Lee, Macon, Montgomery, Pike, Russell, and Tallapoosa.)

ADDRESS: P. O. Box 38, Tuskegee, Alabama

**r Alabama Associated Housing Authorities, Western**

(The counties under the jurisdiction of the Authorities are: Choctaw, Fayette, Lamar, Marion, Pickins, Sumter, Tuscaloosa, and Winston.)

ADDRESS: Carrollton, Alabama

**r Arkansas Regional Housing Authority, East Central**

MEMBERS: J. J. Screeton, Chairman; Joe P. Melton, Vice-Chairman; R. L. Brooks, John F. Cole, J. E. Etheridge, Davis Fitzhugh, Joe S. Hall, C. A. Hughes, Moody M. Irvin, Bryan Lancaster, G. W. Merrifield, James H. Moore, Ben B. Morris, Robert Stallings, Harry Wood. (The counties under the jurisdiction of the Authority are: Cleburne, Conway, Faulkner, Lee, Lonoke, Monroe, Perry, Phillips, Pope, Prairie, Stone, Van Buren, White, and Woodruff.)

EXECUTIVE DIRECTOR: \*Sanford Wilbourn

ADDRESS: Lonoke, Arkansas

**r Arkansas Regional Housing Authority, Northeast**

(The counties under the jurisdiction of the Authority are: Baxter, Clay, Craighead, Crittenden, Cross, Fulton, Greene, Independence, Izard, Jackson, Lawrence, Mississippi, Poinsett, Randolph, and Sharp.)

ADDRESS: Batesville, Arkansas

**r Arkansas Regional Housing Authority, Northwest**

MEMBERS: Wiley Lin Hurie, Chairman; Ernest Bunch, Vice-Chairman; J. R. Anderson, Lon W. Berry, John Ed Chambers, Jr., L. E. Chiles, Eb Fergus, W. L. Fulmer, B. W. Johnson, A. J. Keeling, Eugene Moore, H. O. Patton, H. L. Scott, N. K. Williams, Jr., Ross W. Willis.

<sup>1</sup> The regional offices of the Farm Security Administration, Federal Public Housing Authority, and the National Housing Agency are listed in the National section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

(The counties under the jurisdiction of the Authority are: Benton, Boone, Carroll, Crawford, Franklin, Johnson, Logan, Madison, Marion, Newton, Scott, Searcy, Sebastian, Washington, and Yell.)

EXECUTIVE DIRECTOR: \*J. N. Minden

ADDRESS: Ozark, Arkansas

**r Arkansas Regional Housing Authority, Southeast**

MEMBERS: J. F. Brann, Acting Chairman; H. C. Adams, E. T. Attwood, J. P. Bachelor, Claude B. Crumpler, W. O. Hazelbaker, F. M. Holt, A. R. Merritt, Ike Murry, Fay Nolley, R. H. Peace, Sam Steele, L. B. White, J. T. Wimberly, D. A. Youree. (The counties under the jurisdiction of the Authority are: Arkansas, Ashley, Bradley, Calhoun, Chicot, Cleveland, Dallas, Desha, Drew, Grant, Jefferson, Lincoln, Ouachita, Saline, and Union.)

EXECUTIVE DIRECTOR: \*D. E. McCloy

ADDRESS: Monticello, Arkansas

**r Arkansas Regional Housing Authority, Southwest**

MEMBERS: H. A. Daugherty, Chairman; R. L. Fish, Vice-Chairman; M. C. Barton, John Beavers, C. L. Briant, Jr., Tul Carroll, J. P. Duffie, C. C. Harvey, Henderson Jackson, M. E. Melton, C. L. Rodgers, C. F. Walters. (The counties under the jurisdiction of the Authority are: Clark, Garland, Hempstead, Hot Spring, Howard, Lafayette, Little River, Miller, Montgomery, Nevada, Pike, Polk, and Sevier.)

EXECUTIVE DIRECTOR: \*J. H. Shaw

ADDRESS: 618 Main Street, Arkadelphia, Arkansas

**np (California) Division of Immigration and Housing**

CHIEF: \*Walter P. Koetitz

ADDRESS: 305 California Building, 515 Van Ness Avenue, San Francisco, California

**np Delaware State Board of Housing**

MEMBERS: Samuel M. Dillon, President; Joseph S. Hamilton, Frederic W. Kurtz, William A. Smith, Roscoe Cook Tindall

SECRETARY: \*Lawrence V. Smith

ADDRESS: 1309 Woodlawn Avenue, Wilmington, Delaware

**np r Florida Regional Housing Authority, Central**

MEMBERS: E. L. Brewton, Chairman; Ernest C. Smith, Vice-Chairman. (The counties under the jurisdiction of the Authority are: Citrus, De Soto, Hardee, Highlands, Indian River, Lake, Manatee, Marion, Martin, Okeechobee, Orange, Osceola, Palm Beach, Polk, St. Lucie, Sarasota, and Sumter.)

EXECUTIVE DIRECTOR: \*George C. Shute

ADDRESS: Sarasota, Florida

**np r Florida Regional Housing Authority, Northwest**

(The counties under the jurisdiction of the Authority are: Bay, Calhoun, Dixie, Escambia, Franklin, Gadsden, Gulf, Hamilton, Holmes, Jackson,

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

Jefferson, Lafayette, Leon, Liberty, Madison, Okaloosa, Santa Rosa, Taylor, Wakulla, Walton, and Washington.)  
ADDRESS: P. O. Box 391, Marianna, Florida

np **Georgia State Housing Authority Board**

MEMBERS: Ellis Arnall, M. D. Collins, Columbus Roberts, Marion Smith, John B. Wilson  
EXECUTIVE OFFICER: \*Basil Stockbridge  
ADDRESS: 211 State Office Building, Atlanta, Georgia

r **Georgia Rural Housing Authorities, Central**

MEMBERS: J. T. Hollis, Chairman; Carter Robertson, Vice-Chairman. (The counties under the jurisdiction of the Authorities are: Barrow, Butts, Clayton, Fayette, Greene, Henry, Jasper, Jones, Monroe, Morgan, Newton, Oconee, Putnam, Rockdale, Spalding, Upson, and Walton.)  
EXECUTIVE DIRECTOR: \*C. C. Chalker.  
ADDRESS: P. O. Box 309, Monticello, Georgia

r **Georgia Rural Housing Authorities, Southeastern**

(The counties under the jurisdiction of the Authorities are: Appling, Ben Hill, Dodge, Jefferson, Jenkins, Johnson, Laurens, Montgomery, Tattall, Toombs, Treutlen, and Wheeler.)  
EXECUTIVE DIRECTOR: \*R. Smith Ward.  
ADDRESS: Soperton, Georgia

r **Georgia Rural Housing Authorities, Southwest**

(The counties under the jurisdiction of the Authorities are: Baker, Brooks, Calhoun, Colquitt, Crisp, Decatur, Grady, Lowndes, Mitchell, Thomas, and Worth.)  
ADDRESS: Thomasville, Georgia

**Hawaii Housing Authority**

MEMBERS: James Gibb, Chairman; Robert H. Lloyd, Vice-Chairman; Fred R. Giddings, Secretary; (2 vacancies)  
EXECUTIVE DIRECTOR: \*Archibald S. Guild  
ADDRESS: P. O. Box 3046, Honolulu, Hawaii

np **Illinois State Housing Board**

MEMBERS: Oscar W. Rosenthal, Chairman; August Kubec, Frank Mackey, Roy Martin, Temple McFayden, Dan McGlynn, Rolla McMillen  
EXECUTIVE SECRETARY: \*William E. Johnson.  
ADDRESS: 228 North LaSalle Street, Chicago, Illinois

np **Indiana, State Housing Board of**

MEMBERS: T. A. Moynahan, President; Dr. Theo Cable, Vice-President; Arnold Atwood, Dr. John W. Ferree, George E. Lommel, Harvey Morley, Ray Smith  
EXECUTIVE SECRETARY: \*Walter E. Stanton  
ADDRESS: 708 Broadway, Gary, Indiana

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**np Louisiana Department of Public Works, Housing Section**

**CHIEF:** \*Caye A. Nelson

**ADDRESS:** Department of Public Works, Baton Rouge, Louisiana

This address should be used also for Louisiana housing agencies not listed, including the inactive regional authorities embracing the parishes of:

**Region IV**—Concordia, East Carroll, Franklin, Madison, Richland, Tensas, West Carroll

**Region V**—Avoyelles, Rapides, Vernon

**Region VI**—Bienville, Bossier, Claiborne, Webster

**Region VII**—De Soto, Natchitoches, Red River, Sabine

**Region VIII**—Jackson, Lincoln, Morehouse, Union

**Region IX**—Caldwell, Ouachita

**Region X**—Catahoula, Grant, La Salle, Winn

**Region XI**—East Feliciana, Livingston, St. Helena, West Feliciana

**Region XII**—Lafourche, Terrebonne

**Region XIII**—Beauregard, Calcasieu, Cameron, Jefferson Davis

**Region XIV**—Acadia, Evangeline, St. Landry

**Region XV**—Jefferson, Plaquemines, St. Bernard, St. Charles, St. John the Baptist

**np r Louisiana Regional Housing Authority No. I**

**MEMBERS:** W. Prescott Foster, Chairman; Leo J. Bulliard, P. A. Juneau, William Lourd, Fred T. Schlessinger. (The parishes under the jurisdiction of the Authority are: Iberia, Lafayette, St. Martin, St. Mary, and Vermilion.)

**EXECUTIVE DIRECTOR:** \*Ray J. Cornay

**ADDRESS:** Lafayette, Louisiana

**np r Louisiana Regional Housing Authority No. II**

**MEMBERS:** Warren H. Smith, Chairman; Roland L. Riviere, D. A. Varnado. (The parishes under the jurisdiction of the Authority are: St. Tammany, Tangipahoa, and Washington.)

**EXECUTIVE DIRECTOR:** \*August W. Planche, Jr.

**ADDRESS:** P. O. Box 723, Covington, Louisiana

**np r Louisiana Regional Housing Authority No. III**

**MEMBERS:** Francis J. Whitehead, Chairman; C. H. Bergeron, Ovide B. Lacour, Frank Noel, Sprague Pugh, Michel Schexnayder. (The parishes under the jurisdiction of the Authority are: Ascension, Assumption, Iberville, Pointe Coupee, St. James, and West Baton Rouge.)

**CORRESPONDENT:** \*Caye A. Nelson

**ADDRESS:** State of Louisiana Department of Public Works, Housing Section, Baton Rouge, Louisiana

**np Massachusetts State Board of Housing**

**MEMBERS:** \*Sidney T. Strickland, Chairman; Philip Nichols, Vice-Chairman; Joseph F. Higgins, Edward G. Lennon, John I. Robinson

**ADDRESS:** 20 Somerset Street, Boston, Massachusetts

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**r Mississippi Associated Housing Authorities, East Central**

MEMBERS: L. O. Todd, Chairman, D. W. Carr, R. M. Christian, S. C. Ellis, C. C. Knight, Hugh S. Mason, T. A. Stennis, W. E. Walters. (The counties under the jurisdiction of the Authorities are: Clarke, Jasper, Kemper, Lauderdale, Leake, Neshoba, Newton, Scott, and Smith.)

EXECUTIVE DIRECTOR: \*W. A. Bell

ADDRESS: P. O. Box 260, Newton, Mississippi

**r Mississippi Associated Housing Authorities, Northeast**

MEMBERS: A. L. Rogers, Chairman. (The counties under the jurisdiction of the Authorities are: Alcorn, Calhoun, Lafayette, Lee, Marshall, Montgomery, Oktibbeha, Panola, Pontotoc, Prentiss, Tate, Tishomingo, Union, Webster, and Yalobusha.)

EXECUTIVE DIRECTOR: \*H. G. Serrill

ADDRESS: P. O. Box 97, Tupelo, Mississippi

**r Mississippi Associated Housing Authorities, Southeast**

(The counties under the jurisdiction of the Authorities are: Covington, Forrest, George, Greene, Jones, Lamar, and Perry.)

ADDRESS: P. O. Box 28, Laurel, Mississippi

**np r Mississippi Associated Housing Authorities, Southwest**

(The counties under the jurisdiction of the Authorities are: Amite, Claiborne, Copiah, Franklin, Hinds, Jefferson, Lincoln, Madison, and Simpson.)

ADDRESS: P. O. Box 191, Hazelhurst, Mississippi

**'np New Jersey State Housing Authority**

MEMBERS: Dr. Eugene E. Agger, Chairman; Arthur A. Quinn, Vice-Chairman; Irving Abramson, Mrs. Isora B. Somers, William T. Vanderlipp

SECRETARY: \*Julius J. Seaman, Jr.

ADDRESS: 1060 Broad Street, Newark, New Jersey

**np (New Mexico) State Housing Authority Board**

MEMBERS: James B. Jones, Chairman; Lyle Brush, Vice-Chairman; \*W. C. Kruger, Secretary; Samuel Klein, Milton R. Smith

ADDRESS: P. O. Box 308, Santa Fe, New Mexico

**np New York, Division of Housing, State of**

ACTING COMMISSIONER: Ira S. Robbins

ACTING EXECUTIVE SECRETARY: \*Abraham Pomerance

ADDRESS: 80 Centre Street, New York City

**r North Carolina Regional Housing Authority, Eastern**

(The counties under the jurisdiction of the Authority are: Bladen, Carteret, Craven, Duplin, Harnett, Johnson, Jones, Onslow, Pamlico, Pender, and Sampson.)

ADDRESS: Clinton, North Carolina

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

- np **Ohio State Board of Housing**  
MEMBERS: Martin E. Blum, Chairman; \*O. W. L. Coffin, Secretary; C. R. Aldrich, Charles H. Jones, Lawrence H. Kyte, Frank L. Raschig, Charles L. Sherwood  
ADDRESS: 410 Wyandotte Building, Columbus, Ohio
- np **Pennsylvania State Board of Housing**  
MEMBERS: J. E. Burns, George E. Evans, Arthur C. Kaufmann, Vance McCormick  
SECRETARY: \*Inez K. Dearth  
ADDRESS: Room 212, Temporary Building No. 1, Harrisburg, Pennsylvania
- Puerto Rico Housing Authority**  
ADDRESS: P. O. Box 397, Rio Piedras, Puerto Rico
- np **South Carolina State Housing Board**  
MEMBERS: \*M. A. Condon, Chairman; Jeff D. Hunt, Jr., Vice-Chairman; J. Roy Jones, State Director of Rural Housing; Charles Mabry, B. F. Rice, F. C. Robinson  
ADDRESS: Charleston, South Carolina
- r **South Carolina Regional Housing Authority No. 1**  
(The counties under the jurisdiction of the Authority are: Abbeville, Anderson, Cherokee, Chester, Edgefield, Fairfield, Greenville, Greenwood, Lancaster, Laurens, McCormick, Newberry, Oconee, Pickens, Saluda, Spartanburg, Union, and York.)  
ADDRESS: Laurens, South Carolina
- r **South Carolina Regional Housing Authority No. 2**  
MEMBERS: Ray W. Humphrey, Chairman; C. Harry Truluck, Vice-Chairman; J. D. Altman, C. Leroy Bath, Stephen Lewis Clyburn, John S. Gore, Ernest L. Green, C. R. Kilgore, J. Edwin Knight, R. D. Miller, C. L. Moody, H. J. Munnerlyn, Vance F. Perritt. (The counties under the jurisdiction of the Authority are: Chesterfield, Clarendon, Dillon, Florence, Georgetown, Horry, Kershaw, Lee, Marion, Marlboro, Sumter, and Williamsburg.)  
ACTING EXECUTIVE DIRECTOR: \*E. C. Dennis, Jr.  
ADDRESS: Box 388, Darlington, South Carolina
- r **South Carolina Regional Housing Authority No. 3**  
(The counties under the jurisdiction of the Authority are: Aiken, Allendale, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Colleton, Dorchester, Hampton, Jasper, Lexington, Orangeburg, and Richland.)  
ADDRESS: Bamberg, South Carolina

## COUNTY AND MUNICIPAL<sup>1</sup> AGENCIES

### ALABAMA

#### Anniston Housing Authority

MEMBERS: Howard W. Cater, Chairman; W. P. Acker, Vice-Chairman; Walker Reynolds, L. T. Smith

<sup>1</sup> Including Metropolitan.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.



EXECUTIVE DIRECTOR—SECRETARY-TREASURER: \*E. A. Rowell  
ADDRESS: 1118 Noble Street, Anniston, Alabama

Autauga, Housing Authority of the County of †

Barbour, Housing Authority of the County of ‡

Birmingham District, Housing Authority of the  
MEMBERS: Frank E. Spain, Chairman; Charles P. Marks, Vice-Chairman;  
Charles H. Brown, Roy Copeland, Joseph H. Loveman  
EXECUTIVE DIRECTOR: \*J. C. de Holl  
ADDRESS: P. O. Box 37, Birmingham, Alabama

Bullock, Housing Authority of the County of ‡

Chambers, Housing Authority of the County of ‡

Childersburg Housing Authority  
MEMBERS: Dr. R. P. Stock, Chairman; Walden Boaz, A. B. Chapman,  
W. H. Cliett, A. H. Watwood  
HOUSING MANAGER AND EXECUTIVE DIRECTOR: \*James A. Bushnell  
ADDRESS: P. O. Box 448, Childersburg, Alabama

Chilton, Housing Authority of the County of †

Choctaw, Housing Authority of the County of §

Coffee, Housing Authority of the County of ‡

Dale, Housing Authority of the County of ‡

Dallas, Housing Authority of the County of †

Dothan, Housing Authority of the City of  
MEMBERS: A. D. Ussery, Chairman; F. A. Flowers, Vice-Chairman;  
Horace Hall, B. P. Poyner, Jr., E. M. Wells  
EXECUTIVE DIRECTOR: \*E. L. Johnson  
ADDRESS: Dothan, Alabama

Elmore, Housing Authority of the County of †

Fayette, Housing Authority of the County of §

Gadsden Housing Authority, Greater  
MEMBERS: J. B. Hollingsworth, W. D. McNair, W. R. Scarborough,  
V. J. Troutman  
EXECUTIVE DIRECTOR: Paul W. Hofferbert  
ADDRESS: 220 South Eighth Street, Gadsden, Alabama

† Member of Central Alabama Associated Housing Authorities—see official state and regional section.

‡ Member of Southeastern Alabama Associated Housing Authorities—see official state and regional section.

§ Member of Western Alabama Associated Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

Geneva, Housing Authority of the County of ‡

Hale, Housing Authority of the County of †

Henry, Housing Authority of the County of ‡

Houston, Housing Authority of the County of ‡

Huntsville, The Housing Authority of the City of

MEMBERS: Herbert Johnson, Chairman; W. L. Hunter, W. O. Mason,  
H. E. Monroe, Ashford Todd

EXECUTIVE DIRECTOR: \*A. M. Johnson

ADDRESS: 608 State National Bank Building, Huntsville, Alabama

Jasper, The Housing Authority of the City of

MEMBERS: George H. Davis, Chairman; W. M. Gardner, Vice-Chairman;  
M. L. Mathews, Laudie Sumner, Elton Webb

EXECUTIVE DIRECTOR: \*Paul S. Haley

ADDRESS: Jasper, Alabama

Lamar, Housing Authority of the County of §

Lee, Housing Authority of the County of ‡

Lowndes, Housing Authority of the County of †

Macon, Housing Authority of the County of ‡

Marengo, Housing Authority of the County of †

Marion, Housing Authority of the County of §

Mobile Housing Board

MEMBERS: Clyde W. Foreman, Chairman; J. C. Van Antwerp, Vice-  
Chairman; L. M. Cooper, Dr. L. W. Hollis, C. L. Hutchisson

EXECUTIVE SECRETARY: \*George Fearn, Jr.

ADDRESS: 1008 Van Antwerp Building, Mobile, Alabama

Montgomery, The Housing Authority of the City of

MEMBERS: Frank L. Seeger, Chairman; Paul B. Fuller, Vice-Chairman;  
John B. DeMotte, Thomas H. Edwards, Joseph W. Wells

EXECUTIVE DIRECTOR: \*Charles P. Rogers

ADDRESS: 528 Bell Street, Montgomery, Alabama

Montgomery, Housing Authority of the County of ‡

Perry, Housing Authority of the County of †

† Member of Central Alabama Associated Housing Authorities—see official state and regional section.

‡ Member of Southeastern Alabama Associated Housing Authorities—see official state and regional section.

§ Member of Western Alabama Associated Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Phenix City, The Housing Authority of the City of**

MEMBERS: H. L. Blake, Chairman; E. K. Garrett, Vice-Chairman; J. P. Deason, Dr. O. L. Edwards, C. H. Gunter

EXECUTIVE DIRECTOR: \*Leo H. Dennis

ADDRESS: 200-16th Street, Phenix City, Alabama

**Pickins, Housing Authority of the County of §**

**Pike, Housing Authority of the County of ‡**

**Russell, Housing Authority of the County of ‡**

**Selma Housing Authority, The**

MEMBERS: C. L. Cobb, Chairman; J. F. Miller, Jr., Vice-Chairman; E. B. Kayser, W. E. Morrison, Sr., J. R. Twilley

ACTING EXECUTIVE DIRECTOR AND HOUSING MANAGER: \*E. M. McDaniel

ADDRESS: P. O. Box 708, Selma, Alabama

**Sumter, Housing Authority of the County of §**

**Sylacauga Housing Authority**

MEMBERS: W. F. Nichols, Chairman; J. W. Brown, Jr., C. L. Collins, Dr. F. W. Craddock, Jr., W. P. Harrison

EXECUTIVE DIRECTOR AND SECRETARY: \*James A. Bushnell

ADDRESS: P. O. Box 337, Sylacauga, Alabama

**Talladega, Housing Authority of the City of**

CHAIRMAN: Turner J. Jones

HOUSING MANAGER: \*Carl Monroe

ADDRESS: 150 Curry Court, Talladega, Alabama

**Tallapoosa, Housing Authority of the County of ‡**

**Tarrant Housing Authority**

ADDRESS: P. O. Box 97, Tarrant, Alabama

**Tuscaloosa, Housing Authority of the County of §**

**Wilcox, Housing Authority of the County of †**

**Winston, Housing Authority of the County of §**

**ARIZONA**

**Buckeye, The Housing Authority of the Town of**

MEMBERS: Ralph A. Watkins, Chairman; J. A. Blazer, Vice-Chairman; W. A. Latham, Ralph Nuttall, H. M. Watson

EXECUTIVE DIRECTOR: \*Maurine Hardy

ADDRESS: 427 Heard Building, Phoenix, Arizona

† Member of Central Alabama Associated Housing Authorities—see official state and regional section.

‡ Member of Southeastern Alabama Associated Housing Authorities—see official state and regional section.

§ Member of Western Alabama Associated Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Douglas, Housing Authority of the City of**

MEMBERS: Rex Rice, Chairman; John B. Crowell, George E. Jackson, H. V. Kruse, W. J. Reay

EXECUTIVE DIRECTOR: \*H. C. Schweikart

ADDRESS: 936-13th Street, Douglas, Arizona

**Flagstaff Housing Authority**

MEMBERS: Dr. T. J. Tormey, Chairman; H. V. Watson, Vice-Chairman; Charles Isham, Dr. E. A. Miller, Dr. V. M. Slipher

EXECUTIVE DIRECTOR AND MANAGER: \*Leo Weaver

ADDRESS: 121 East Aspen Street, Flagstaff, Arizona

**Florence, Housing Authority of the Town of**

MEMBERS: J. R. Treat, Chairman; R. J. Ellis, Vice-Chairman; W. J. Clemans, Tom Marks, Alva Weaver

EXECUTIVE DIRECTOR: \*A. W. Gressinger

ADDRESS: Florence, Arizona

**Glendale, Housing Authority of the City of**

ADDRESS: 6 South Third Street, Glendale, Arizona

np

**Holbrook, Housing Authority of the Town of**

MEMBERS: \*J. R. McEvoy, Chairman; Tom Pendell, Secretary; The Reverend Clement A. Hageman, M. D. Porter, Art Whiting

ADDRESS: Holbrook, Arizona

**Mesa, Housing Authority of the City of**

MEMBERS: Rulon T. Shepherd, Chairman; Ray Killian, Vice-Chairman; R. O. Bingham, P. W. Guerrero, Iser Tibshraeny

EXECUTIVE DIRECTOR: \*J. Edwin Miller

ADDRESS: P. O. Box 66, Mesa, Arizona

**Phoenix, Housing Authority of the City of**

MEMBERS: The Reverend Emmett McLoughlin, Chairman; Chris Totten, Vice-Chairman; Frank E. Gordon, F. H. Pilcher, Kenneth Scoville

EXECUTIVE DIRECTOR: \*William L. Pendleton

ADDRESS: 1301 South Third, Phoenix, Arizona

**Tucson, Housing Authority of the City of**

ADDRESS: 201 Valley Bank Building, Tucson, Arizona

**Wickenburg, Housing Authority of the Town of**

ADDRESS: Wickenburg, Arizona

**Winslow, Housing Authority of the City of**

ADDRESS: 124 East First Street, Winslow, Arizona

**Yuma, Housing Authority of the City of**

ADDRESS: Yuma, Arizona

**ARKANSAS****Conway, Housing Authority of the City of**

ADDRESS: Conway, Arkansas

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Fayetteville, The Housing Authority of the City of**

MEMBERS: Paul Jameson, Chairman; C. C. Yarrington, Vice-Chairman;  
S. J. Campbell, Lorin P. Nunneley

SECRETARY (EXECUTIVE DIRECTOR): \*George L. McConnell

ADDRESS: Box 182, Fayetteville, Arkansas

**Fort Smith, The Housing Authority of the City of**

MEMBERS: J. R. Woods, Chairman; Allen Henderson, Vice-Chairman;  
C. C. Davis, Dr. Walter G. Eberle, R. J. Ross

EXECUTIVE DIRECTOR: \*Mrs. Frances Buck

ADDRESS: 226 Merchants National Bank Building, Fort Smith, Arkansas

**Little Rock, Housing Authority of the City of**

MEMBERS: R. Redding Stevenson, Chairman; Van E. Manning, Vice-Chairman; George W. Price, Paul C. Robinson, Purcell Smith

EXECUTIVE DIRECTOR: \*Frank D. Corley

ADDRESS: 2800 Battery Street, Little Rock, Arkansas

**North Little Rock, The Housing Authority of the City of**

MEMBERS: S. R. Garrett, Chairman; W. E. McClure, Vice-Chairman; Troy D. Churchman, O. L. Hope, Annie Laurie Randolph

EXECUTIVE DIRECTOR: \*Laurence J. Berger

ADDRESS: 701 West 18th Street, North Little Rock, Arkansas

**CALIFORNIA**

**Alameda, Housing Authority of the City of**

MEMBERS: T. A. Greig, Chairman; J. A. Cassidy, Earl D. Garber, Major A. Hubbard Moffitt, Jr., E. R. Sanford

EXECUTIVE DIRECTOR: \*Curtis Anderson

ADDRESS: 2859 Santa Clara Avenue, Alameda, California

**Benicia, Housing Authority of the City of**

MEMBERS: Jess Wilson, Chairman; C. W. Arnold, Vice-Chairman; May R. Dykes, L. H. Hamann, Crane Walden

EXECUTIVE DIRECTOR: \*E. P. Dalton

ADDRESS: 1250 East Third Street, Benicia, California

**Compton, Housing Authority of the City of**

MEMBERS: Claude W. May, Chairman; Ralph C. Dills, George R. Finley, W. E. H. Knight, Harry T. Laugharn

PROJECT MANAGER: \*G. A. Deichert

ADDRESS: 221 Coral Avenue, Compton, California

**Contra Costa, Housing Authority of the County of**

MEMBERS: Gerould L. Gill, Chairman; Melvern S. Hogan, Charles B. Weeks, George H. Weise, James C. Wood

SECRETARY-DIRECTOR: \*Warren Harrold

ADDRESS: P. O. Box 549, Martinez, California

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Fresno, Housing Authority of the City of**

MEMBERS: Dr. Kenneth Potter, Chairman; J. A. Christie, Vice-Chairman;  
Walter M. High, Mrs. Jean Manson, W. M. Russell

EXECUTIVE DIRECTOR: \*H. F. Allardt

ADDRESS: 2511 Vassar Terrace, Fresno, California

**Kern, Housing Authority of the County of**

MEMBERS: C. E. Bush, Chairman; D. S. Stricklen, Vice-Chairman; T. J. Foley, George Hay, David L. Shifflet

EXECUTIVE DIRECTOR: \*Fred E. Widmer

ADDRESS: Box 1478, Bakersfield, California

**np King, Housing Authority of the City of**

MEMBERS: Randall Jones, Acting Chairman; L. B. Culver, Fred W. Milton, Dr. G. A. Starbird,

ACTING SECRETARY: \*L. W. Wasson

ADDRESS: King City, California

**np Lemoore, Housing Authority of the City of**

MEMBERS: C. G. Follett, Chairman; P. W. Engvall, Vice-Chairman; L. J. Burke, Secretary; W. M. Burlington, J. I. Day

EXECUTIVE DIRECTOR: \*W. L. Stevens

ADDRESS: 649 C Street, Lemoore, California

**Los Angeles, Housing Authority of the City of**

MEMBERS: Nicola Giulii, Chairman; Maurice Saeta, Vice-Chairman; J. E. Fishburn, Jr., Lloyd A. Mashburn, Jessie L. Terry

EXECUTIVE DIRECTOR: \*Howard L. Holtzendorff

ADDRESS: 1401 East First Street, Los Angeles, California

**Los Angeles, The Housing Authority of the County of**

MEMBERS: Isidore B. Dockweiler, Chairman; William A. Simpson, Vice-Chairman; Charles LeMoyné Blanchard, Robert Wayne Burns, Mrs. Sumner Spaulding

EXECUTIVE DIRECTOR: \*Melville Dozier, Jr.

ADDRESS: 1031 South Broadway, Los Angeles, California

**Marin, Housing Authority of the County of**

MEMBERS: W. E. Cole, Nels Johnson, Frank Keegan, W. H. R. Nostrand, C. F. Schwerin

SECRETARY-EXECUTIVE DIRECTOR: \*Guy A. Ciocca

ADDRESS: Cheda Building, San Rafael, California

**Marysville, Housing Authority of the City of**

EXECUTIVE DIRECTOR: \*J. W. Kaufman

ADDRESS: Marysville, California

**Napa, Housing Authority of the City of**

MEMBERS: Thomas Maxwell, Chairman; Peter A. Gasser, Vice-Chairman; Bert Gans, Fred Jackle, John N. Mount

EXECUTIVE DIRECTOR: \*Jack N. Behrens

ADDRESS: Chamber of Commerce Building, Napa, California

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

### Oakland, Housing Authority of the City of

MEMBERS: Thomas M. Robinson, Jr., Chairman; Hugh S. Rutledge, Vice-Chairman; John P. Brennan, Stanley A. Burgraff, C. M. Walter  
EXECUTIVE DIRECTOR AND SECRETARY: \*Bernard J. Abrott  
ADDRESS: 935 Union Street, Oakland, California

### Paso Robles, Housing Authority of the City of

MEMBERS: Otto Kuehl, Chairman; Stewart J. Bryant, Vice-Chairman; B. H. Davis, M. O. Oeck, D. H. Orcutt  
SECRETARY AND EXECUTIVE DIRECTOR: \*George E. Stephan  
ADDRESS: 3201 Pine Street, Paso Robles, California

### Richmond, Housing Authority of the City of

ADDRESS: 271 Tenth Street, Richmond, California

### Riverbank, Housing Authority of the City of

MEMBERS: George H. MacDonald, Chairman; Eugene P. Bessac, Vice-Chairman; Don Martinelli, Jewel Roscoe, Fred W. Scheela  
EXECUTIVE DIRECTOR: \*Glenn C. Staley  
ADDRESS: P. O. Box 358, Riverbank, California

### Riverside, Housing Authority of the County of

MEMBERS: A. A. Howell, Chairman; R. H. Strickland, Vice-Chairman; Willard G. Babcock, Dan Huckins, Dr. Charles Lipking  
EXECUTIVE DIRECTOR: \*Vincent Stone  
ADDRESS: 363 Ramsey Street, Banning, California

### Sacramento, Housing Authority of the City of

MEMBERS: Ray A. Flint, Chairman; Mrs. Edith W. Cohn, Vice-Chairman; A. J. Marty, Joseph B. O'Neil, W. P. Wright  
EXECUTIVE DIRECTOR-MANAGER: \*Bartley W. Cavanaugh  
ADDRESS: 816 Revere Street, Sacramento, California

### Sacramento, Housing Authority of the County of

MEMBERS: Ray A. Flint, Chairman; D. K. Colclough, Vice-Chairman; A. J. Marty, Joseph B. O'Neil, W. P. Wright  
EXECUTIVE DIRECTOR-MANAGER: \*Bartley W. Cavanaugh  
ADDRESS: 816 Revere Street, Sacramento, California

### San Bernardino, Housing Authority of the County of

MEMBERS: Douglas M. Shaw, Chairman; Walter A. Pfunder, Vice-Chairman; E. B. Demarest, Fred A. Loehr, George W. Rowe  
SECRETARY AND EXECUTIVE DIRECTOR: \*George L. Black  
ADDRESS: 123 Cluster Street, San Bernardino, California

### San Francisco, Housing Authority of the City and County of

MEMBERS: Marshall Dill, Chairman; E. N. Ayer, Vice-Chairman; William F. Cordes, Alice Griffith, Timothy A. Reardon  
EXECUTIVE DIRECTOR: \*Albert J. Evers  
ADDRESS: 525 Market Street, San Francisco, California

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

- np **San Joaquin, Housing Authority of the County of**  
MEMBERS: Henry Ohm, Chairman; J. O. Gossett, Vice-Chairman; F. W. Conway, Stanley D. Herbert, Carl E. Richey  
SECRETARY-EXECUTIVE DIRECTOR: \*Karl C. Brueck  
ADDRESS: 1401 East Sixth Street, Stockton, California
- San Luis Obispo, Housing Authority of the County of**  
MEMBERS: R. W. Mann, Chairman; Peter Boysen, Vice-Chairman; H. H. Anderson, William H. Houser, H. Wilkins  
SECRETARY AND EXECUTIVE DIRECTOR: \*George E. Stephan  
ADDRESS: P. O. Box 477, Paso Robles, California
- San Mateo, Housing Authority of the County of**  
MEMBERS: Perry A. Bygdnes, Chairman; Gaston Periat, Vice-Chairman; Mrs. Ruth Bradley, Ralph MacArthur, The Reverend Charles E. Ward  
EXECUTIVE SECRETARY: \*Frank A. Bloom  
ADDRESS: 1516 Highway Road, Burlingame, California
- np **Santa Barbara, Housing Authority of the County of**  
MEMBERS: W. F. Hobbs, Chairman; R. B. McClellan, Vice-Chairman; Theo Lundberg, George A. Miller, Howard Moore  
EXECUTIVE DIRECTOR: \*Fred I. Lawrence  
ADDRESS: 217 West Maple Avenue, Lompoc, California
- South San Francisco, Housing Authority of the City of**  
ADDRESS: 103 Bank Building, South San Francisco, California
- np **Upland, Housing Authority of the City of**  
MEMBERS: Paul F. Schowalter, Chairman; E. W. Henry, Vice-Chairman; Dr. Lilian F. Baxter, Henry M. Busch, Alan A. Couch  
EXECUTIVE DIRECTOR: \*O. S. Roen  
ADDRESS: City Hall, Upland, California
- Vallejo, Housing Authority of the City of**  
MEMBERS: Charles F. Daley, Chairman; Luther E. Gibson, Vice-Chairman; John R. Alltucker, Clarence F. George, Lloyd M. Johnson  
EXECUTIVE DIRECTOR: \*M. J. Wilsie  
ADDRESS: 301 Ryder Street, Vallejo, California

## COLORADO

- Denver, Housing Authority of the City and County of**  
MEMBERS: James Q. Newton, Chairman; James A. Brownlow, Vice-Chairman; Irma M. Greenawalt, Treasurer; Thomas A. Dines, Monsignor John R. Mulroy  
GENERAL HOUSING MANAGER: \*Ira E. Lute  
ADDRESS: 1449 Navajo Street, Denver, Colorado

## CONNECTICUT

- Bridgeport, The Housing Authority of the City of**  
MEMBERS: The Reverend Stephen J. Panik, Chairman; John E. Lyddy,

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.



Vice-Chairman; John J. O'Brien, Treasurer; Harold Barker, Anthony D. Ciresi

EXECUTIVE DIRECTOR: \*Harold C. Poole

ADDRESS: 252 Hallett Street, Bridgeport, Connecticut

**Bristol, Housing Authority of the City of**

MEMBERS: Fred O. Zurell, Chairman; Joseph F. Dutton, Vice-Chairman; Carl A. Gustafson, William P. Hynds, (1 vacancy)

EXECUTIVE DIRECTOR: \*Rebelle E. Carpenter

ADDRESS: Divinity Street, Bristol, Connecticut

**East Hartford, Housing Authority of the Town of**

MEMBERS: Arthur W. Bergren, Chairman; Edward A. Slye, Vice-Chairman; D. Page Bennett, The Reverend J. Clement Martin, Frank S. Sellew

EXECUTIVE SECRETARY: \*Fred G. Holland

ADDRESS: 1169 Main Street, East Hartford, Connecticut

**Hartford, Housing Authority of the City of**

MEMBERS: Berkeley Cox, Chairman; William A. Scott, Vice-Chairman; M. Allyn Wadhams, Treasurer; The Reverend William K. Hopes, Assistant Treasurer; John F. Doyle, Assistant Treasurer

EXECUTIVE SECRETARY: \*Russel H. Allen

ADDRESS: 846 Asylum Avenue, Hartford, Connecticut

**Middletown, Housing Authority of the City of**

MEMBERS: Leo B. Santangelo, Chairman; The Reverend John P. Byrne, Vice-Chairman; R. Emmett Coughlin, Treasurer; Mrs. Virginia T. Keene, William J. Scanlon

EXECUTIVE DIRECTOR AND HOUSING MANAGER: \*George E. McCarthy

ADDRESS: 1000 Silver Street, Middletown, Connecticut

**New Britain, Housing Authority of the City of**

MEMBERS: Howard F. Fox, Chairman; O. Edwin Vahlstrom, Vice-Chairman; The Reverend John J. Pitrus, Raymond E. Shepard, Marian Sullivan

EXECUTIVE DIRECTOR: \*Charles S. Graham

ADDRESS: 16 Armistice Street, New Britain, Connecticut

**New Haven, Housing Authority of the City of**

MEMBERS: Dr. C.-E. A. Winslow, Chairman; George W. Crawford, Vice-Chairman; Elizabeth G. Fox, Assistant Secretary-Treasurer; William M. Hotchkiss, Joseph T. Rourke

DIRECTOR, SECRETARY-TREASURER: \*B. M. Pettit

ADDRESS: 109 Church Street, New Haven, Connecticut

**Norwalk, Housing Authority of the City of**

MEMBERS: Samuel Rooder, Chairman; Andrew J. Collins, Vice-Chairman; John H. Leonard, The Reverend Thomas J. Sullivan

EXECUTIVE DIRECTOR: \*Frank L. McLaughlin

ADDRESS: Washington Village, South Norwalk, Connecticut

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Stamford, The Housing Authority of the City of**

MEMBERS: Dr. George Stewart, Chairman; Ernest M. Lofgren, Vice-Chairman; Walter C. Allen, William H. Connelly, Mrs. Eleanor Radley

EXECUTIVE DIRECTOR: \*Robert S. Demms

ADDRESS: 56 Putnam Lane, Stamford, Connecticut

**Wethersfield, Housing Authority of the Town of**

MEMBERS: \*Howard N. Nielson, Chairman; Alfred E. Dimes, Joseph A. Donnelly, Arthur K. Linskey, Howard B. Phelon

ADDRESS: 866 Ridge Road, Wethersfield, Connecticut

**DELAWARE****Wilmington Housing Authority**

MEMBERS: Stanley B. Hearn, Chairman; Thomas Donaldson, Vice-Chairman; Wylly M. Billing, Matthew F. Judge, Frank J. Pappa, Shermer H. Stradley

EXECUTIVE DIRECTOR: \*Samuel C. Hanby

ADDRESS: 300 Continental American Building, Wilmington, Delaware

**DISTRICT OF COLUMBIA****Alley Dwelling Authority for the District of Columbia, The**

MEMBERS: David Lynn, Chairman; John Russell Young, Vice-Chairman; John Nolen, Jr.

EXECUTIVE OFFICER: \*John Ihlder

ADDRESS: 1737 L Street, N.W., Washington, D. C.

**FLORIDA****Daytona Beach, The Housing Authority of the City of**

MEMBERS: Julius Gresham, Chairman; Jerome A. Burgman, Vice-Chairman; Hayward Brown, A. H. Hodges, Jack L. Robinson

EXECUTIVE DIRECTOR: J. N. Miller

ADDRESS: P. O. Box 830, Daytona Beach, Florida

**Fort Lauderdale, The Housing Authority of the City of**

MEMBERS: L. S. Remsberg, Chairman; F. L. Miller, Vice-Chairman; R. E. Dye, William G. Hardy, George E. Haskins

SECRETARY: \*J. N. Cain

ADDRESS: 88 Doctor Kennedy Homes, Fort Lauderdale, Florida

**Jacksonville, The Housing Authority of**

MEMBERS: James T. Daniels, Chairman; Stuart H. Richeson, Vice-Chairman; Joseph M. Erskine, George W. Simons, Jr., Robert M. Smith

EXECUTIVE DIRECTOR: \*Ray O. Edwards

ADDRESS: 3550 Brentwood Avenue, Jacksonville, Florida

**Key West, The Housing Authority of the City of**

MEMBERS: A. Maitland Adams, Chairman; Jerry J. Trevor, Vice-Chairman; Dr. James Parramore, Melvin E. Russell, Stephen C. Singleton

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: \*Wallace B. Kirke  
ADDRESS: 410 Caroline Street, Key West, Florida

**Lakeland, The Housing Authority of the City of**

MEMBERS: Paul A. Colton, Chairman; H. M. Sanborn, Vice-Chairman;  
Ted Bergman, P. D. Goodyear, Carlton W. Palmore  
EXECUTIVE DIRECTOR: \*John R. Wright  
ADDRESS: P. O. Box 1628, Lakeland, Florida

**Lake Worth, The Housing Authority of the City of**

MEMBERS: \*Herbert N. Evans, John V. Evans  
EXECUTIVE SECRETARY: C. G. Williams  
ADDRESS: P. O. Box 696, Lake Worth, Florida

**Miami, The Housing Authority of the City of**

MEMBERS: George C. Stembler, Chairman; Mark Max, Vice-Chairman;  
Emett C. Choate, W. L. Farris, Peter McCabe  
EXECUTIVE DIRECTOR: \*H. W. Watts  
ADDRESS: 327 N. W. 62nd Street, Miami, Florida

**Orlando, The Housing Authority of the City of**

MEMBERS: Melville E. Johnson, Chairman; Frank W. Tower, Vice-Chairman;  
C. W. Hickey, Walter C. Lee, J. A. Mooneyham  
EXECUTIVE DIRECTOR: \*Colin Murchison  
ADDRESS: P. O. Box 3746, Orlando, Florida

**Pensacola, The Housing Authority of the City of**

MEMBERS: Herman B. White, Chairman; Marion D. Lambert, Vice-Chairman;  
James M. Fleming, Preston W. Husted, Philip Sanchez  
EXECUTIVE DIRECTOR: \*R. P. White  
ADDRESS: P. O. Box 1627, Pensacola, Florida

**St. Petersburg, The Housing Authority of the City of**

MEMBERS: Walter G. Ramsour, Chairman; W. K. Cleghon, Vice-Chairman;  
Morrison Pearce, H. R. Playford, A. M. Wing  
EXECUTIVE DIRECTOR (SECRETARY-TREASURER): \*Emil A. Nordstrom  
ADDRESS: 201 Chamber of Commerce Building, St. Petersburg, Florida

**Sarasota, The Housing Authority of the City of**

ADDRESS: Palmer National Bank Building, Sarasota, Florida

**Sebring, The Housing Authority of the City of**

MEMBERS: C. C. Cobb, F. M. Schumacher, Joe Stiles, George Whitehouse,  
B.F. Williams  
MANAGER: \*Howard G. Livingston  
ADDRESS: Sebring, Florida

**Tampa, Housing Authority of the City of**

MEMBERS: E. W. Spencer, Chairman; Frazier T. Blount, Vice-Chairman;  
Lawrence Hernandez, D. Hoyt Woodbery  
EXECUTIVE DIRECTOR: \*Thomas A. Dyer  
ADDRESS: P. O. Box 1454, Tampa, Florida

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**West Palm Beach, The Housing Authority of the City of**

MEMBERS: I. G. Atwell, Chairman; R. R. Brown, Vice-Chairman; Bruce Decker, Edward Lang, W. B. Leak

EXECUTIVE DIRECTOR: \*W. E. Poland, Jr.

ADDRESS: 3801 Georgia Avenue, West Palm Beach, Florida

**GEORGIA****Albany, Housing Authority of the City of**

MEMBERS: W. C. Holman, Chairman; W. M. Wilder, Vice-Chairman; I. B. Callaway, H. L. Dayton, E. H. Kalmon

EXECUTIVE DIRECTOR: \*Hudson Malone

ADDRESS: Albany, Georgia

**Appling, Housing Authority of the County of †****Athens, The Housing Authority of the City of**

MEMBERS: E. B. Braswell, Chairman; W. T. Forbes, Vice-Chairman; Dr. J. Weyman Davis, H. Abit Nix, Lee O. Price

EXECUTIVE DIRECTOR: \*Joel A. Wier

ADDRESS: Chamber of Commerce Building, Athens, Georgia

**Atlanta, Housing Authority of the City of**

MEMBERS: James D. Robinson, Jr., Chairman; Marion Smith, Vice-Chairman; Edgar Chambers, Sr., Frank G. Etheridge, O. M. Harper

EXECUTIVE DIRECTOR: \*James H. Therrell

ADDRESS: 531 Trust Company of Georgia Building, Atlanta, Georgia

**Augusta, The Housing Authority of the City of**

MEMBERS: E. P. Peabody, Chairman; Lee Blum, Vice-Chairman; John A. Chapman, E. C. Peters, W. A. Reiser

SECRETARY-TREASURER AND EXECUTIVE DIRECTOR: \*Hal R. Powell

ADDRESS: 2100 Broad Street, Augusta, Georgia

**Baker, Housing Authority of the County of ‡****Barrow, Housing Authority of the County of §****Ben Hill, Housing Authority of the County of †****Brooks, Housing Authority of the County of ‡****Brunswick, The Housing Authority, City of**

ADDRESS: 1507 Reynolds Street, Brunswick, Georgia

**Butts, Housing Authority of the County of §****Calhoun, Housing Authority of the County of ‡**

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.

§ Member of Central Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

Clayton, Housing Authority of the County of §

Colquitt, Housing Authority of the County of ‡

Columbus, The Housing Authority of the City of

MEMBERS: Theo J. McGee, Chairman; E. J. Knight, Vice-Chairman; A.

H. Chapman, Walter A. Richards, L. C. Wilson

EXECUTIVE DIRECTOR: \*Brown Nicholson

ADDRESS: 1100-27th Street, Columbus, Georgia

Crisp, Housing Authority of the County of ‡

Decatur, Housing Authority of the City of

MEMBERS: C. H. Blount, Chairman; W. S. Nelms, Vice-Chairman; Mrs.

J. A. McCrary, Treasurer; Leon O'Neal, Secretary; Murphey Candler, Jr.

EXECUTIVE DIRECTOR: \*W. F. Tabor

ADDRESS: P. O. Box 369, Decatur, Georgia

Decatur, Housing Authority of the County of ‡

Dodge, Housing Authority of the County of †

Fayette, Housing Authority of the County of §

Grady, Housing Authority of the County of ‡

Greene, Housing Authority of the County of §

Henry, Housing Authority of the County of §

Jasper, Housing Authority of the County of §

Jefferson, Housing Authority of the County of †

Jenkins, Housing Authority of the County of †

Johnson, Housing Authority of the County of †

Jones, Housing Authority of the County of §

Laurens, Housing Authority of the County of †

Lowndes, Housing Authority of the County of ‡

Macon, Housing Authority of the City of

MEMBERS: J. Clay Murphey, Chairman; W. T. Anderson, Vice-Chairman; Ernest D. Black, J. K. Hogan, George R. Williams

EXECUTIVE DIRECTOR: \*G. E. Markwalter

ADDRESS: 1100 Oglethorpe Street, Macon, Georgia

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.

§ Member of Central Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Marietta Housing Authority**

MEMBERS: T. C. Branson, Jr., Chairman; L. H. Atherton, Vice-Chairman;  
B. F. Boatner, John S. Walker, Mayes Ward

EXECUTIVE DIRECTOR: \*George Y. Wilkins

ADDRESS: P. O. Box 366, Marietta, Georgia

**Mitchell, Housing Authority of the County of ‡****Monroe, Housing Authority of the County of §****Montgomery, Housing Authority of the County of †****Morgan, Housing Authority of the County of §****Newton, Housing Authority of the County of §****Oconee, Housing Authority of the County of §****Putnam, Housing Authority of the County of §****Rockdale, Housing Authority of the County of §****Rome, Housing Authority of the City of**

MEMBERS: Wilson M. Hardy, Chairman; S. A. Marshall, Vice-Chairman;  
W. F. Barron, R. M. Gibson, U. N. Howell

EXECUTIVE DIRECTOR: \*Tom Willingham

ADDRESS: 717 North Fifth Avenue, Rome, Georgia

**Savannah, Housing Authority of**

MEMBERS: Fred Wessels, Chairman; Herbert L. Kayton, Vice-Chairman;  
James H. Byington, William J. Kehoe, William Hugh Stephens

EXECUTIVE DIRECTOR: \*W. H. Stillwell

ADDRESS: 217 Realty Building, Savannah, Georgia

**Spalding, Housing Authority of the County of §****Tattnall, Housing Authority of the County of †****Thomas, Housing Authority of the County of ‡****Thomasville, Housing Authority of**

ADDRESS: Thomasville, Georgia

**Toombs, Housing Authority of the County of †****Treutlen, Housing Authority of the County of †****Upson, Housing Authority of the County of §****Walton, Housing Authority of the County of §**

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.

§ Member of Central Georgia Rural Housing Authorities—see official state and regional section.

Wheeler, Housing Authority of the County of †

Worth, Housing Authority of the County of ‡

IDAHO

np Buhl, Housing Authority of the City of

MEMBERS: Fred Harting, Chairman; \*George M. Likeness, Temporary Secretary-Treasurer; Glen E. Buckendorf, Harry B. McFarlin, Olin Smith

ADDRESS: Buhl, Idaho

np Nampa Housing Authority

MEMBERS: Forrest Sower, Chairman; Adjutant Aro, H. M. Boston, Mrs. Maude Smith (1 vacancy)

SECRETARY-TREASURER: \*C. D. Witherspoon

ADDRESS: 420-14th Avenue, South, Nampa, Idaho

Pocatello Housing Authority

MEMBERS: Hugh D. MacCosham, Chairman; G. Nicholas Ifft, Vice-Chairman; Vernon Brown, John J. Schwalier, Chester G. Wells

EXECUTIVE DIRECTOR: \*H. G. Berryman

ADDRESS: Pocatello, Idaho

Twin Falls Housing Authority

MEMBERS: U. N. Terry, Chairman; J. A. Cederquist, Vice-Chairman; The Reverend H. G. McCallister, Ray K. D. Sluyter, (1 vacancy)

EXECUTIVE DIRECTOR-PROJECT MANAGER: \*H. H. Hedstrom

ADDRESS: 57 Washington Courts, Twin Falls, Idaho

ILLINOIS

np r Alexander County Housing Authority

MEMBERS: Dr. H. A. Moreland, Chairman; John B. Greaney, Vice-Chairman; John E. Clarke, George W. Miller, M. F. O'Shea

EXECUTIVE DIRECTOR: \*T. D. Johnson

ADDRESS: Administration Building, Elmwood Place, Cairo, Illinois

Champaign County, Housing Authority of

MEMBERS: Maurice B. Skelton, Chairman; Oscar Steer, Vice-Chairman; A. J. Flynn, Robert L. Gordon, Frank Smith

SECRETARY-TREASURER, EXECUTIVE DIRECTOR: \*Harold R. Sloan

ADDRESS: 914 South Lynn Street, Champaign, Illinois

Chicago Housing Authority, The

MEMBERS: Robert R. Taylor, Vice-Chairman; Edgar L. Schnadig, Treasurer; Joseph W. McCarthy, Walter V. Schaefer, Patrick F. Sullivan

SECRETARY-EXECUTIVE SECRETARY: \*Elizabeth Wood

ADDRESS: 208 South LaSalle Street, Chicago, Illinois

† Member of Southeastern Georgia Rural Housing Authorities—see official state and regional section.

‡ Member of Southwest Georgia Rural Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Danville, Housing Authority of the City of**

MEMBERS: \*Paul S. Millikin, Chairman; Archie L. Bailey, Vice-Chairman; George G. Edmund, Secretary; Clarence Campbell

HOUSING MANAGER: Charles E. Leverenz, Sr.

ADDRESS: 605 North Vermilion Street, Danville, Illinois

**Decatur Housing Authority**

MEMBERS: Alva R. Forbes, Chairman; W. S. Threlfall, Vice-Chairman; Terry A. Bodine, J. C. Hostetler, L. W. Hurtt

EXECUTIVE DIRECTOR: \*Brice Martin

ADDRESS: 401 Longview Place, Decatur, Illinois

**Granite City Housing Authority**

MEMBERS: Roy Huff, Chairman; Herman F. Droege, Vice-Chairman; Fred W. Albers, Ralph V. Johnson, Frank L. Southwick

EXECUTIVE DIRECTOR, SECRETARY-TREASURER: \*Charles Habekost

ADDRESS: Kirkpatrick Homes, Granite City, Illinois

**Henry County, Housing Authority of**

MEMBERS: Arthur Cook, Chairman; P. D. Adler, First Vice-Chairman; B. E. Sommers, Second Vice-Chairman; C. E. Humphrey, Secretary; C. W. Dean, Treasurer

EXECUTIVE DIRECTOR: \*E. A. Schneider

ADDRESS: Kewanee, Illinois

**La Salle County Housing Authority**

MEMBERS: Philip J. Mueller, Chairman; Donald Diebold, Andrew O. Fox, James Gallo, Gerald M. Hoben

EXECUTIVE DIRECTOR: \*H. O. Denhardt

ADDRESS: Seneca, Illinois

**Madison County Housing Authority**

MEMBERS: Joseph Grenzer, Chairman; Clarence H. Hale, Vice-Chairman; Daniel J. Hallissey, Alvin H. Kunnemann, Herman Von Meyer

EXECUTIVE DIRECTOR: \*D. F. Braner

ADDRESS: P. O. Box 190, Madison, Illinois

**Moline Housing Authority**

MEMBERS: Kai J. Nielsen, Chairman; William K. Peters, Vice-Chairman; Oscar A. Eckerman, Harry C. Good, Oscar Moody

SECRETARY-TREASURER, MANAGER: \*Warren C. Skinner

ADDRESS: Spring Brook Courts, Moline, Illinois

**Peoria Housing Authority**

MEMBERS: Emil Locher, Chairman; Michael B. Crowley, First Vice-Chairman and Assistant Treasurer; Frank E. Mehrings, Second Vice-Chairman and Secretary; Earl N. Batchelor, Treasurer and Assistant Secretary; Jack Kinsella

EXECUTIVE DIRECTOR: \*Elmer Jolly

ADDRESS: 220 Warner Homes Court, Peoria, Illinois

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.



### Quincy Housing Authority

MEMBERS: H. Edgar Wisherd, Chairman; Elmer H. Lampe, Vice-Chairman; Roderick P. Miller, Otto Schemming, Mrs. Ruth Schmiedeskamp  
EXECUTIVE DIRECTOR AND HOUSING MANAGER: \*Kenneth A. Elmore  
ADDRESS: 540 Harrison Street, Quincy, Illinois

### Rock Island, Housing Authority of the City of

ADDRESS: 1324 Fourth Street, Rock Island, Illinois

### Rock Island County Housing Authority

MEMBERS: William L. Young, Chairman; William F. Gerhardt, Vice-Chairman; Dr. W. R. Streed, Carl L. Walker, Rinnah A. Warren  
EXECUTIVE DIRECTOR, HOUSING MANAGER: \*W. Dale Chambers  
ADDRESS: 2215 Seventh Avenue, East Moline, Illinois

### St. Clair County Housing Authority

MEMBERS: Emmett P. Griffin, Chairman; Paul A. Schlafly, Vice-Chairman; Fern R. Rauch, Secretary; George J. Weilmuenster, Treasurer; The Reverend John DeShields  
EXECUTIVE DIRECTOR: \*L. E. Davenport  
ADDRESS: Lock Box 432, East St. Louis, Illinois

### Springfield Housing Authority

MEMBERS: John E. Sankey, Chairman; James W. Dunigan, Vice-Chairman; J. Earl Welch, Secretary; Robert A. Byrd, Treasurer; J. D. Myers  
MANAGER: \*Elmer A. Suckow  
ADDRESS: 1320 East Reynolds Street, Springfield, Illinois

### Winnebago County Housing Authority

MEMBERS: T. W. Evans, Chairman; William G. Collins, First Vice-Chairman; Guy Williams, Second Vice-Chairman; Charles W. Roe, Secretary; Al Hougan, Treasurer  
EXECUTIVE DIRECTOR: \*T. G. Lindquist  
ADDRESS: 330-15th Avenue, Rockford, Illinois

## INDIANA

### Delaware, The Housing Authority of the County of

MEMBERS: Hershel W. Life, Chairman; Merritt Heath, Vice-Chairman; Mrs. Mina E. Beckett, Robert R. LaFollette, Russell G. Siferd  
EXECUTIVE DIRECTOR, SECRETARY-TREASURER: \*H. L. Carr  
ADDRESS: 173 Middletown Gardens, Muncie, Indiana

### Evansville, The Housing Authority of the City of

MEMBERS: W. C. Bussing, Chairman; M. K. Berman, Vice-Chairman; H. J. Bennighof, W. J. Rogers, J. W. Walton  
SECRETARY-TREASURER, EXECUTIVE DIRECTOR: \*W. G. Schnute  
ADDRESS: 421 Court Building, Evansville, Indiana

### Fort Wayne, Housing Authority of the City of

MEMBERS: Albert Schaaf, Chairman; Hugh G. Keegan, Vice-Chairman; Walter S. Goll, Mrs. Alfred Kane, F. A. Schack

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

SECRETARY-TREASURER: \*John Essig  
ADDRESS: 1825 Morris Street, Fort Wayne, Indiana

**Gary, The Housing Authority of the City of**

MEMBERS: Hartley L. Replogle, Chairman; Jack Lazerwitz, Vice-Chairman; Milo Murray, L. A. O'Donnell, John B. Radigan  
SECRETARY-TREASURER AND EXECUTIVE DIRECTOR: \*Kenneth A. Parmelee  
ADDRESS: 3200 West Eleventh Avenue, Gary, Indiana

**Hammond of Lake County, Housing Authority of the City of**

MEMBERS: William J. Harrigan, Chairman; Mrs. Lauretta Coleman, Vice-Chairman; Numo T. Bagaloff, Albert P. Guise, Matthias E. Hafner  
EXECUTIVE DIRECTOR: \*P. V. Roche  
ADDRESS: 7329 Columbia Circle, West, Hammond, Indiana

**Kokomo, Housing Authority of the City of**

MEMBERS: Charles R. Love, Chairman; W. E. Seagrave, Vice-Chairman; Lloyd A. Beatty, H. Alva Edwards, Walter E. Peters  
SECRETARY-TREASURER: \*Dennis F. Taylor  
ADDRESS: Gateway Gardens, East Hoffer Street, Kokomo, Indiana

**Muncie, The Housing Authority of the City of**

MEMBERS: Clarence H. Krull, Chairman; Park Gillespie, Vice-Chairman; John C. Banta, Charles V. Bender, Wilbur V. Koontz  
HOUSING MANAGER: \*Carl E. Ross  
ADDRESS: 402 East Second Street, Muncie, Indiana

**New Albany, Housing Authority of the City of**

MEMBERS: Russell M. Baker, Chairman; Ralph Johnson, C. Clifton Massey, Don R. Montfort, Frank Voit  
HOUSING MANAGER: \*Frank E. Warmoth  
ADDRESS: Beechwood Court, New Albany, Indiana

**South Bend, The Housing Authority of the City of**

MEMBERS: Henry S. Lowenstine, Chairman; Oren A. Fulkerson, Vice-Chairman; Louis M. Hammerschmidt, Clarence E. Keller, Stanley J. Muszynski  
EXECUTIVE DIRECTOR: \*Clare E. Pittman  
ADDRESS: 542 Associates Building, South Bend, Indiana

**r Vigo, The Housing Authority of the County of**

ADDRESS: 116 South Sixth Street, Terre Haute, Indiana

**Vincennes, Housing Authority of the City of**

MEMBERS: Norman F. Arterburn, Chairman; John E. Hartigan, Vice-Chairman; Marion D. Gould, Chester H. Huston, Ralph A. Seal  
EXECUTIVE SECRETARY: \*Martha L. Bundy  
ADDRESS: 401 Major Bowman Terrace, Vincennes, Indiana

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

KENTUCKY <sup>1</sup>

**Covington Municipal Housing Commission, City of**

MEMBERS: H. A. Knollmann, Chairman; Charles B. Palmer, Vice-Chairman; William Beuttel, Jr. (Mayor), Linus Hand, Clarence F. Heitzman  
 GENERAL HOUSING MANAGER: \*F. J. Harvard  
 ADDRESS: 2940 Madison Avenue, Covington, Kentucky

**Frankfort Municipal Housing Commission, City of**

MEMBERS: D. D. Smith, Chairman; J. M. Perkins, Vice-Chairman; C. T. Coleman, L. T. Minish, F. J. Sutterlin  
 MANAGER AND SECRETARY-TREASURER: \*A. C. Thompson  
 ADDRESS: P. O. Box 229, Frankfort, Kentucky

**Lexington Municipal Housing Commission, City of**

MEMBERS: E. Reed Wilson, Chairman; Mrs. W. T. Fowler, Vice-Chairman; T. Ward Havely (Mayor), G. Frank Vaughan  
 SECRETARY-TREASURER: \*Edna G. Whitlow  
 ADDRESS: 600 Blue Grass Park Drive, Lexington, Kentucky

**Louisville Municipal Housing Commission, City of**

MEMBERS: Harry W. Schacter, Vice-Chairman; J. Everett Harris, Mrs. William E. Kirwan, Wilson W. Wyatt (Mayor), (2 vacancies)  
 ADMINISTRATOR: \*N. H. Dosker  
 ADDRESS: 419 West Jefferson Street, Louisville, Kentucky

**Madisonville Municipal Housing Commission, City of**

MEMBERS: Walton H. Cox, Chairman; Charles Dunville, Vice-Chairman; Robert H. Bowmer, James D. Sory (Mayor), J. H. Vannoy  
 SECRETARY-MANAGER: \*Florence A. Herrington  
 ADDRESS: Madisonville, Kentucky

**Paducah Municipal Housing Commission, City of**

MEMBERS: Dr. A. M. Parrish, Chairman; S. J. Snook, Vice-Chairman; Pierce E. Lackey (Mayor), J. L. Munal, Jr., G. Tandy Smith, Jr.  
 EXECUTIVE DIRECTOR, HOUSING MANAGER: \*S. E. Mitchell, Sr.  
 ADDRESS: Thomas Jefferson Place, Paducah, Kentucky

LOUISIANA

**Alexandria, The Housing Authority of the City of**

MEMBERS: Morgan W. Walker, Chairman; J. W. Beasley, Vice-Chairman; James C. Bolton, W. F. Cotton, Sam Haas  
 EXECUTIVE DIRECTOR: \*Clarence W. Kellam  
 ADDRESS: Box 1112, Alexandria, Louisiana

**Baton Rouge, Housing Authority for the City of**

MEMBERS: Charles P. Manship, Chairman; J. Andrew Bahlinger, Jr., Vice-Chairman; Albert M. Cadwell, Lewis Gottlieb, J. W. Thompson

<sup>1</sup> State legislation in Kentucky provides that the mayor of a city shall be an ex-officio member of the housing commission. Names of the mayors have been included when reported.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

TEMPORARY SECRETARY: \*Virginia S. LeBlanc  
ADDRESS: City Hall, Baton Rouge, Louisiana

np r **Caddo Parish Housing Authority**

MEMBERS: L. E. Walker, Chairman; Bryan E. Bush, Vice-Chairman;  
H. C. Dillard, J. K. Smith, Jr., J. C. Webb  
EXECUTIVE DIRECTOR: \*G. D. Byrd  
ADDRESS: Belcher, Louisiana

**East Baton Rouge, Housing Authority of the Parish of**

MEMBERS: J. L. Mahoney, Chairman; L. P. Bahan, Vice-Chairman;  
Marshall Bond, Lester Dunlop, Henry A. Forbes  
EXECUTIVE DIRECTOR: \*E. G. Boehringer  
ADDRESS: Drawer Q, Istrouma P. O., Baton Rouge, Louisiana

np **Lafayette, The Housing Authority of the City of**

MEMBERS: \*R. H. Martin, Chairman; Paul J. Blanchet, Vice-Chairman;  
T. L. Evans, Daniel J. Olivier, E. E. Soulier  
ADDRESS: 410 Clinton Street, Lafayette, Louisiana

**Lake Charles, Housing Authority of the City of**

MEMBERS: Robert L. James, Chairman; Sam M. Richard, Vice-Chairman;  
H. D. Ponton, Olin Sheppard, (1 vacancy)  
MANAGER AND SECRETARY: \*E. W. Emmett  
ADDRESS: P. O. Box 934, Lake Charles, Louisiana

np **Monroe, The Housing Authority of the City of**

MEMBERS: B. A. Trousdale, Chairman; Ira Cagle, Vice-Chairman; Dr. S.  
A. Collins, J. D. Petty, Samuel Rubin  
ATTORNEY AND EXECUTIVE DIRECTOR: \*Joseph S. Guerriero  
ADDRESS: 424 Bernhardt Building, Monroe, Louisiana

np **New Iberia Housing Authority, City of**

MEMBERS: Leon Roy, Chairman; Paul J. Hebert, Leon J. Landry, Leon J.  
Menville, Dr. J. W. Pharr  
EXECUTIVE DIRECTOR: \*C. M. Compton  
ADDRESS: New Iberia, Louisiana

**New Orleans, Housing Authority of**

MEMBERS: James P. Brodtmann, Chairman; Marcel G. Montreuil, Vice-  
Chairman; Lewis I. Bourgeois, B. C. Casanas, Olin Linn  
ACTING EXECUTIVE DIRECTOR: \*W. S. Lawrence  
ADDRESS: 226 Carondelet Street, New Orleans, Louisiana

np **Shreveport, Housing Authority of the City of**

MEMBERS: U. S. Goodman, Chairman; Dr. W. S. Kerlin, Vice-Chairman;  
J. C. Atkins, L. W. Thornton, Cecil W. Watson  
EXECUTIVE DIRECTOR-SECRETARY: \*F. D. Jackson  
ADDRESS: Box 1566, Shreveport, Louisiana

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**MARYLAND**

**Annapolis, Housing Authority of the City of**

MEMBERS: William F. Stromeyer, Chairman; Commander Morris D. Gilmore, James A. Haley, Edward A. Hesselbrock, Walter C. Moss

EXECUTIVE DIRECTOR: \*Walter T. Schmidt

ADDRESS: 21 Bloomsbury Square, Annapolis, Maryland

**Baltimore City, Housing Authority of**

MEMBERS: Cleveland R. Bealmear, Chairman; George M. Smith, Vice-Chairman; George C. Mantz, Treasurer; Samuel H. Hoffberger, George B. Murphy

SECRETARY-EXECUTIVE DIRECTOR: \*Yewell W. Dillehunt

ADDRESS: 709-11 East Eager Street, Baltimore, Maryland

**Frederick, Housing Authority of the City of**

MEMBERS: W. Clinton McSherry, Chairman; Lewis R. Dertzbaugh, Vice-Chairman; J. H. Gambrill III, Charles McC. Mathias, G. Raymond Shipley

SECRETARY-TREASURER: \*John L. Shaw

ADDRESS: North Bentz Street, Frederick, Maryland

**MASSACHUSETTS**

**Boston Housing Authority**

MEMBERS: John A. Breen, Chairman; The Reverend Thomas R. Reynolds, Treasurer; Harold Field Kellogg, Assistant Treasurer; John Carroll, (1 vacancy)

EXECUTIVE DIRECTOR: \*Francis X. Lane

ADDRESS: 18 Oliver Street, Boston, Massachusetts

**Brockton Housing Authority**

MEMBERS: \*Charles E. Corcoran, President; Preston Howard, Vice-President; Raymond Eldridge, Secretary; Joseph R. Noone, Treasurer; Arthur J. Stubbett, Jr., Assistant Secretary

ADDRESS: 86 Main Street, Brockton, Massachusetts

**Cambridge Housing Authority**

MEMBERS: Michael J. Sullivan, Chairman; Leo V. Corrigan, Vice-Chairman; Edward J. Donahue, Treasurer; William Emerson, Charles Hamilton

EXECUTIVE DIRECTOR: \*Daniel F. Burns

ADDRESS: Administration Building, Windsor Street, Cambridge, Massachusetts

**Chicopee Housing Authority**

MEMBERS: Rheo Gagne, Chairman; Alfred J. Plante, Treasurer, Captain Amico J. Barone, Roy J. Surprenant

EXECUTIVE DIRECTOR: \*Nelson S. McCraw

ADDRESS: 48 Center Street, Chicopee, Massachusetts

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Fall River Housing Authority**

MEMBERS: Orient Laplante, Chairman; John B. Cummings, Vice-Chairman and Treasurer; Joseph Ainsworth, Lincoln P. Holmes, David Lash

SECRETARY-EXECUTIVE DIRECTOR: \*Adrien D. Picard

ADDRESS: 151 Sunset Hill, Fall River, Massachusetts

**Holyoke Housing Authority**

MEMBERS: John F. Dowling, Chairman; Thomas K. O'Connor, Vice-Chairman; James E. Barry, Laurence J. Kennedy, J. Wilbur Murray

EXECUTIVE DIRECTOR-SECRETARY: \*William P. Yoerg

ADDRESS: 9 Liberty Street, Holyoke, Massachusetts

**Lawrence Housing Authority**

MEMBERS: Timothy H. O'Neil, Chairman; Thomas M. Howard, Vice-Chairman; John J. Darcy, Weston F. Eastman, Joseph B. Stillman

EXECUTIVE DIRECTOR: \*James Houston

ADDRESS: 56 Melvin Street, Lawrence, Massachusetts

**Lowell Housing Authority**

MEMBERS: Homer W. Bourgeois, Chairman; John A. McGuire, Jr., Vice-Chairman; David F. Caddell, John H. Dwyer, Francis H. McGurn

EXECUTIVE DIRECTOR: \*John J. McPadden

ADDRESS: 562 Market Street, Lowell, Massachusetts

**New Bedford Housing Authority**

MEMBERS: Mrs. Josephine T. Avila, Chairman; Daniel S. Lowney, Vice-Chairman; Francis O. Quinn, Treasurer; Antonio England, Francis H. Murray

EXECUTIVE DIRECTOR: \*Philip F. Tripp

ADDRESS: P. O. Box 749, New Bedford, Massachusetts

**Springfield Defense Housing Committee**

MEMBERS: Morris W. Maloney, Chairman; Mrs. Julia Fuller, Vice-Chairman; Alfred H. Hastings, Treasurer; Harry P. Hogan, William Shaine, Fay W. Williams

PROJECT MANAGER AND SECRETARY: \*Lloyd C. Clark

ADDRESS: Lucy Mallary Village, 124 Putnam Circle, Springfield, Massachusetts

**MICHIGAN****Detroit Housing Commission**

MEMBERS: Ethan W. Thompson, President; Edward E. Thal, Vice-President; Mrs. Harriett D. Kelly, Henry U. Sabbe, The Reverend Horace A. White

DIRECTOR-SECRETARY: \*Charles F. Edgecomb

ADDRESS: 409 Griswold Street, Detroit, Michigan

**Hamtramck Housing Commission**

MEMBERS: Alexander W. Pancheshan, President; Joseph L. Wisniewski, Vice-President; The Reverend Edward J. Kokowicz, Mrs. Mary Mudry

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

DIRECTOR-SECRETARY: \*Stanley J. Wojcik  
ADDRESS: 12025 Dequindre Avenue, Hamtramck, Michigan

MISSISSIPPI

Alcorn, Housing Authority of the County of ‡

Amite, Housing Authority of the County of ||

Biloxi, The Housing Authority of the City of

MEMBERS: M. H. Dees, Chairman; C. N. Ellzey, Vice-Chairman; W. B. Goodman, Victor B. Pringle, Emery Sadler

EXECUTIVE DIRECTOR AND HOUSING MANAGER: \*Jules A. Schwan

ADDRESS: Box 86, Biloxi, Mississippi

Calhoun, Housing Authority of the County of ‡

Claibourne, Housing Authority of the County of ||

Clarke, Housing Authority of the County of †

Clarksdale, The Housing Authority of the City of

MEMBERS: Max Friedman, Chairman; J. F. Brown, Vice-Chairman; A. L. Block, F. E. Cocke, C. Willis Connell

EXECUTIVE DIRECTOR: \*W. A. McMinn

ADDRESS: Clarksdale, Mississippi

np r Coahoma, The Housing Authority of the County of

MEMBERS: Conwell Sykes, Chairman; L. L. Bryson, Vice-Chairman; Mrs. John Bell Hood, H. H. Humphreys, C. W. Poland

EXECUTIVE DIRECTOR: \*W. A. McMinn

ADDRESS: Clarksdale, Mississippi

Copiah, Housing Authority of the County of ||

Covington, Housing Authority of the County of §

Forrest, Housing Authority of the County of §

Franklin, Housing Authority of the County of ||

George, Housing Authority of the County of §

Greene, Housing Authority of the County of §

† Member of East Central Mississippi Associated Housing Authorities—see official state and regional section.

‡ Member of Northeast Mississippi Associated Housing Authorities—see official state and regional section.

§ Member of Southeast Mississippi Associated Housing Authorities—see official state and regional section.

|| Member of Southwest Mississippi Associated Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Hattiesburg, The Housing Authority of the City of**

MEMBERS: J. Frank Brown, Chairman; J. Pat Fowler, Vice-Chairman;  
Lester Clark, J. C. Fields, J. C. Taylor

EXECUTIVE DIRECTOR, SECRETARY-TREASURER: \*J. F. Borthwick

ADDRESS: P. O. Box 832, Hattiesburg, Mississippi

**Hinds, Housing Authority of the County of ||****Jasper, Housing Authority of the County of †****Jefferson, Housing Authority of the County of ||****Jones, Housing Authority of the County of §****Kemper, Housing Authority of the County of †****Lafayette, Housing Authority of the County of ‡****Lamar, Housing Authority of the County of §****Lauderdale, Housing Authority of the County of †****Laurel, Housing Authority of the City of**

MEMBERS: Will Lindsey, Chairman; Otis Ainsworth, Vice-Chairman;  
C. B. Farrior, Dr. W. S. Harper, V. W. Johnston

SECRETARY-TREASURER AND EXECUTIVE DIRECTOR: \*D. B. Cooley

ADDRESS: Box 396, Laurel, Mississippi

**Leake, Housing Authority of the County of †****Lee, Housing Authority of the County of ‡****Lincoln, Housing Authority of the County of ||****Madison, Housing Authority of the County of ||****Marshall, Housing Authority of the County of ‡****McComb City, The Housing Authority of the City of**

MEMBERS: W. T. Denman, Chairman; W. Stennis Johnson, Vice-Chairman;  
W. L. Brock, Norman W. Gillis, James M. Harrell

EXECUTIVE DIRECTOR, HOUSING MANAGER AND SECRETARY: \*Jack A. Corbett

ADDRESS: 913 Sedgwick Street, McComb, Mississippi

**Meridian, The Housing Authority of the City of**

MEMBERS: Albert Weems, Chairman; Clarke Pearce, Vice-Chairman;  
Norman Cohen, Alex W. Hulett, B. C. Wimberly

† Member of East Central Mississippi Associated Housing Authorities—see official state and regional section.

‡ Member of Northeast Mississippi Associated Housing Authorities—see official state and regional section.

§ Member of Southeast Mississippi Associated Housing Authorities—see official state and regional section.

|| Member of Southwest Mississippi Associated Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.



EXECUTIVE DIRECTOR AND SECRETARY-TREASURER: \*W. W. George  
ADDRESS: 2305 D Street, Meridian, Mississippi

Montgomery, Housing Authority of the County of ‡

Neshoba, Housing Authority of the County of †

Newton, Housing Authority of the County of †

Oktibbeha, Housing Authority of the County of ‡

Panola, Housing Authority of the County of ‡

Perry, Housing Authority of the County of §

Pontotoc, Housing Authority of the County of ‡

Prentiss, Housing Authority of the County of ‡

Scott, Housing Authority of the County of †

Simpson, Housing Authority of the County of ||

Smith, Housing Authority of the County of †

Tate, Housing Authority of the County of ‡

Tishomingo, Housing Authority of the County of ‡

Union, Housing Authority of the County of ‡

Webster, Housing Authority of the County of ‡

Yalobusha, Housing Authority of the County of ‡

## MISSOURI

np Kansas City, Housing Authority of

MEMBERS: \*E. B. Murray, Chairman; John C. Higdon, Vice-Chairman;  
Mrs. R. L. Dominick, Perrin D. McElroy, Theron B. Watkins

ADDRESS: 1550 Dierks Building, Kansas City, Missouri

### St. Louis Housing Authority

MEMBERS: William C. Connett, Chairman; Joseph J. Hauser, Vice-Chairman; A. H. Handlan, Treasurer; Carl G. Stifel, Frank L. Williams

EXECUTIVE DIRECTOR: \*Berry B. Craven

ADDRESS: 1200 Grattan Street, St. Louis, Missouri

† Member of East Central Mississippi Associated Housing Authorities—see official state and regional section.

‡ Member of Northeast Mississippi Associated Housing Authorities—see official state and regional section.

§ Member of Southeast Mississippi Associated Housing Authorities—see official state and regional section.

|| Member of Southwest Mississippi Associated Housing Authorities—see official state and regional section.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

## MONTANA

**Anaconda, Housing Authority of the City of**

MEMBERS: P. J. Hagan, Chairman; A. C. Torgerson, Vice-Chairman;  
E. A. Barnett, Ole D. Stokke, The Reverend George L. Van Bockern

EXECUTIVE DIRECTOR: \*Mrs. Gladys H. Ferguson

ADDRESS: 10 Main Street, Anaconda, Montana

**Butte, Housing Authority of the City of**

MEMBERS: Fred I. Root, Chairman; Stanley D. Griffiths, Vice-Chairman;  
John J. Donovan, Oscar Hills, John S. Wulf

MANAGER: \*Carl E. Warner

ADDRESS: Administration Building, Silver Bow Homes, Butte, Montana

**Great Falls Housing Authority**

MEMBERS: Fred A. Fligman, Chairman; Fred J. Martin, Vice-Chairman;  
William A. Austin, L. E. Taylor, Frank E. Wilcocks

SECRETARY: \*Harry H. Olson

ADDRESS: 1500 Sixth Avenue South, Great Falls, Montana

**Helena Housing Authority**

MEMBERS: M. E. Anderson, Chairman; A. G. Fitzpatrick, Vice-Chairman;  
John Baker, John Carlson, Jr., E. M. Johnson

EXECUTIVE DIRECTOR: \*R. D. Tobin

ADDRESS: Samuel V. Stewart Homes, Helena, Montana

## NEBRASKA

**Omaha, Housing Authority of the City of**

MEMBERS: Catherine Carrick, Chairman; Grant A. Benson, Vice-Chairman;  
Mace M. Brown, Treasurer; Samuel J. Howell, John J. Larkin

COUNSEL-SECRETARY: \*Philip M. Klutznick

ADDRESS: 200 Service Life Building, Omaha, Nebraska

## NEW HAMPSHIRE

np **Manchester, Housing Authority of the City of**

MEMBERS: \*Eugene O. Manseau, Chairman; Francis Healy, Hervé  
Lessard, John R. McLane, Jr., Thomas O'Malley

ADDRESS: 427 Elm Street, Manchester, New Hampshire

NEW JERSEY<sup>1</sup>**Asbury Park, Housing Authority of the City of**

MEMBERS: Michael Weinstein, Chairman; James Sutherland, Vice-Chairman;  
Laurence C. Maher, Treasurer; Dr. E. A. Robinson, Louis I. Tumen

EXECUTIVE DIRECTOR: \*Charles G. Lumley

ADDRESS: Administration Building, Asbury Park Village, Asbury Park,  
New Jersey

<sup>1</sup> New Jersey law provides that one commissioner of each local housing authority may be named by the State Housing Authority to serve as a non-voting and sixth member of the authority. Such state-appointed members have been included when reported.

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

### Atlantic City, Housing Authority of the City of

MEMBERS: Walter J. Buzby, Chairman; Mrs. Warren Somers, Vice-Chairman; Frank D. Fiore, Treasurer; Thomas K. Wilson, Jr.

EXECUTIVE DIRECTOR-SECRETARY: \*Robert A. Watson

ADDRESS: 2311 Fairmount Avenue, Atlantic City, New Jersey

### Beverly, Housing Authority of the City of

MEMBERS: Dr. John B. Clement, Chairman; Harold G. Smith, Vice-Chairman; Edward S. Becker, Otto P. Mann, Warren S. Painter

EXECUTIVE DIRECTOR: \*L. G. Stratton

ADDRESS: Warren and Cooper Streets, Beverly, New Jersey

### Burlington, Housing Authority of the City of

ADDRESS: 227 West Pearl Street, Burlington, New Jersey

### Camden, Housing Authority of the City of

MEMBERS: Bartholomew A. Sheehan, Chairman; Dr. Howard E. Primas, Vice-Chairman; Wilbert F. Dobbins, Samuel D. Shields, Frank J. Suttill

EXECUTIVE DIRECTOR: \*Horace R. Dixon

ADDRESS: Ninth Floor, City Hall, Camden, New Jersey

### Elizabeth, Housing Authority of the City of

MEMBERS: Otto G. Altenburg, Chairman; J. Henry George, Vice-Chairman; J. William Farley, George J. Reiss, Mrs. James Skramovsky

EXECUTIVE DIRECTOR: \*John A. Kervick

ADDRESS: 688 Maple Avenue, Elizabeth, New Jersey

### Harrison, Housing Authority of the Town of

MEMBERS: \*George W. Breitenbucher, Chairman; Robert J. Owens, Vice-Chairman; Francis J. Foster, Secretary; Daniel E. Belmont, Frederick C. Clifton

ASSISTANT SECRETARY: Thomas J. Dolan

ADDRESS: Harrison Gardens, Harrison, New Jersey

### Jersey City, Housing Authority of the City of

MEMBERS: George J. Daly, Chairman; James F. Kennedy, Vice-Chairman; James F. Kelly, James McConnell

EXECUTIVE DIRECTOR: \*William T. Thomas

ADDRESS: 921 Bergen Avenue, Jersey City, New Jersey

### Long Branch, Housing Authority of the City of

MEMBERS: John W. Flock, Chairman; Samuel M. Heimlich, Daniel J. Maher, Philip A. Shaheen

EXECUTIVE DIRECTOR: \*John E. Schulz

ADDRESS: 138 Garfield Court, Long Branch, New Jersey

### Newark, Housing Authority of the City of

MEMBERS: Dr. Carl A. Baccaro, Chairman; The Reverend William P. Hayes, Vice-Chairman; George W. Campbell, Sargent Dumper, Charles B. Schubert, William T. Vanderlipp

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: \*Frank B. Wenrich  
ADDRESS: 57 Sussex Avenue, Newark, New Jersey

**North Bergen, Housing Authority of the Township of**

MEMBERS: Peter E. Musto, Chairman; Arthur C. Spencer, Vice-Chairman; Carmen LaCarrubba, James P. McMahon, Herbert L. Sachs  
EXECUTIVE DIRECTOR: \*Gerald M. Murphy  
ADDRESS: 5828 Meadow View Avenue, North Bergen, New Jersey

**Paterson, Housing Authority of the City of**

MEMBERS: George Brooks, Chairman; S. James Cristiano, Vice-Chairman; Irving Abramson, George Baldanzi, Benton H. Dunbergh, J. Nevins McBride  
SECRETARY-TREASURER AND EXECUTIVE DIRECTOR: \*James D. Ward  
ADDRESS: Building No. 12, Grimes Place, Riverside Terrace, Paterson, New Jersey

**Perth Amboy, Housing Authority of the City of**

MEMBERS: John E. Sofield, Chairman; Frank Van Syckle, Vice-Chairman; M. Joseph Duffy, Wesley T. Hansen, Isadore Jacobson  
EXECUTIVE DIRECTOR-MANAGER: \*Alexander O. Zambory  
ADDRESS: Administration Building, William Dunlap Homes, Perth Amboy, New Jersey

**np Princeton, Housing Authority of the Borough of**

MEMBERS: David S. Lloyd, Jr., Chairman; Isaac A. Vogel, Vice-Chairman; Ralph E. Kimble, Secretary and Treasurer; Robert A. Benham, Edmund S. DeLong  
AGENT: \*Foster D. Jemison  
ADDRESS: 90 Nassau Street, Princeton, New Jersey

**Trenton, Housing Authority of the City of**

MEMBERS: J. Conner French, Chairman; Peter A. Pulone, Vice-Chairman; Scott M. Fell, Frederick W. Hughes, David L. Kelsey, Fred L. Nitz  
EXECUTIVE DIRECTOR: \*Samuel Haverstick  
ADDRESS: 875 North Willow Street, Trenton, New Jersey

**NEW YORK**

**Buffalo Municipal Housing Authority**

MEMBERS: J. Eugene McMahon, Chairman; Mrs. Katherine B. McKenna, Vice-Chairman; The Reverend Leo A. Geary, John J. McNamara, Arthur Victor, Jr.  
ACTING EXECUTIVE SECRETARY: Robert D. Sipprell  
ADDRESS: 392 Perry Street, Buffalo, New York

**np Mount Vernon Housing Authority**

MEMBERS: I. Leonard Heuslein, Chairman; Mrs. William Law Bowman, Vice-Chairman; \*Melvin L. Levi, Secretary; George Grimm, Dr. William S. Randolph  
ADDRESS: City Hall, Mount Vernon, New York

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

### New Rochelle Municipal Housing Authority

MEMBERS: The Reverend Robert R. Hartley, Chairman; Mrs. William Wylie Troy, Vice-Chairman; Edward Davidson, Secretary-Treasurer; Vincent Cittadino, The Reverend Redmond S. Oden

EXECUTIVE SECRETARY: \*Cyril J. Newman

ADDRESS: 271 North Avenue, New Rochelle, New York

### New York City Housing Authority

MEMBERS: Edmond Borgia Butler, Chairman; Mrs. Mary K. Simkhovitch, Vice-Chairman; Frank R. Crosswaith, The Very Reverend Monsignor E. Roberts Moore, William Wilson

ASSISTANT TO THE CHAIRMAN: \*Maxwell H. Tretter

ADDRESS: 122 East 42nd Street, New York City

### Schenectady, Municipal Housing Authority of the City of

MEMBERS: Frank Stein, Chairman; The Reverend William F. Boldt, Vice-Chairman; The Reverend Karl W. Schleede, Third Vice-Chairman; Richard J. Carmichael, Treasurer; William H. Dunn, Assistant Treasurer

EXECUTIVE DIRECTOR: \*John MacGathan

ADDRESS: 402 Millard Street, Schenectady, New York

### Syracuse Housing Authority

MEMBERS: John A. Dittmann, Chairman; Dr. Calvin M. Thompson, Vice-Chairman; Lewis P. Andreas, Frederick A. Kreuzer, Mrs. Harry C. Webb

SECRETARY AND EXECUTIVE DIRECTOR: \*Sergei N. Grimm

ADDRESS: 301 East Washington Street, Syracuse, New York

### Tonawanda Housing Authority

MEMBERS: Arthur P. Albright, Chairman; Richard W. Ibbotson, Vice-Chairman; George C. Gardner, LeRoy H. Kibler, Harvey H. Varley

EXECUTIVE SECRETARY: \*Jacob J. Guzzetta

ADDRESS: Colin Kelly Heights, Gibson Street, Tonawanda, New York

### np Tuckahoe Housing Authority

MEMBERS: Joseph J. Creamer, Chairman; Charles S. Hart, Domenick Luciano, Frank N. Mallen, Floyd Sanford, Jr.

EXECUTIVE DIRECTOR AND SECRETARY: \*Alexander J. Brown

ADDRESS: 111 Lake Avenue, Tuckahoe, New York

### Utica, Municipal Housing Authority of the City of

MEMBERS: Glenn H. Humphrey, Chairman; Irving L. Jones, Vice-Chairman; Mose B. Flemma, Mrs. John D. Lennon, Thomas A. Patterson

SECRETARY-HOUSING MANAGER: \*Harold R. Mullen

ADDRESS: 1736 Armory Drive, Utica, New York

### Yonkers, The Municipal Housing Authority for the City of

MEMBERS: Abraham Rosenblum, Chairman; H. L. Quick, Vice-Chairman; James Armstrong, Mrs. Howard Danihy, Mrs. Gertrude Quinlan

SECRETARY-DIRECTOR: \*Matthew F. Kelly

ADDRESS: 47 Loehr Place, Yonkers, New York

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## NORTH CAROLINA

- np **Asheville, Housing Authority of the City of**  
MEMBERS: \*Verne Rhoades, Chairman; J. G. Deshler, Vice-Chairman;  
Walter I. Abernethy, W. P. Gearing, Arthur Rust  
ADDRESS: Asheville, North Carolina
- Charlotte, Housing Authority of the City of**  
MEMBERS: Edwin L. Jones, Chairman; W. Frank Dowd, Jr., Vice-Chairman; Robert I. Dalton, George W. Dowdy, John Tillett  
EXECUTIVE DIRECTOR: \*Harold J. Dillehay  
ADDRESS: 831 Seigle Avenue, Charlotte, North Carolina
- Fayetteville, Housing Authority of the City of**  
MEMBERS: T. T. Betts, Chairman; H. M. Pinkston, Vice-Chairman; J. W. Hensdale, J. T. Maloney, Dr. W. T. Rainey  
SECRETARY AND EXECUTIVE DIRECTOR: \*Duncan J. DeVane  
ADDRESS: P. O. Box 871, Fayetteville, North Carolina
- High Point, Housing Authority of the City of**  
MEMBERS: D. A. Dowdy, Chairman; Earl N. Phillips, Vice-Chairman; Dr. C. S. Grayson, B. W. Hackney, Jr., The Reverend O. L. Ruth  
EXECUTIVE DIRECTOR: \*Joseph D. Cox  
ADDRESS: 700 East Russell Street, High Point, North Carolina
- Kinston, Housing Authority of the City of**  
MEMBERS: The Reverend Jack R. Rountree, Chairman; H. C. Wooten, Vice-Chairman; J. C. Hood, J. F. Parrott, Jr., Dr. K. P. Turrentine  
HOUSING MANAGER: \*W. C. Boone  
ADDRESS: Kinston, North Carolina
- New Bern, Housing Authority of the City of**  
ADDRESS: New Bern, North Carolina
- Raleigh, Housing Authority of the City of**  
MEMBERS: B. F. Brown, Chairman; R. C. Kirchofer, Vice-Chairman; Theodore S. Johnson, Robert I. Lee, H. A. Mooneyham  
ACTING SECRETARY AND EXECUTIVE DIRECTOR: \*Mrs. Inez B. Jones  
ADDRESS: P. O. Box 1007, Raleigh, North Carolina
- Wilmington, Housing Authority of the City of**  
MEMBERS: Harry M. Solomon, Chairman; R. Stewart, Vice-Chairman; The Reverend Walter B. Freed, C. B. Kornegay, Fred E. Little  
EXECUTIVE DIRECTOR: \*H. R. Emory  
ADDRESS: P. O. Box 1491, Wilmington, North Carolina
- np **Winston-Salem, The Housing Authority of the City of**  
MEMBERS: John C. Whitaker, Chairman; Stratton Coyner, Vice-Chairman; \*J. R. Fain, Acting Secretary; J. A. Atkins, G. D. Sexton  
ADDRESS: City National Bank of Winston-Salem, Winston-Salem, North Carolina

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OHIO

**Akron Metropolitan Housing Authority**

MEMBERS: Paul E. Belcher, Chairman; A. W. Dickson, Vice-Chairman;  
J. R. Barr, A. J. Frecka, Ray W. Heslop

EXECUTIVE DIRECTOR: \*M. P. Lauer

ADDRESS: 31 North Summit Street, Akron, Ohio

**Cincinnati Metropolitan Housing Authority**

MEMBERS: Stanley M. Rowe, Chairman; Joseph Sagmeister, Vice-Chairman; Robert A. Cline, Fred Hock, Mrs. Simon Kuhn

DIRECTOR: \*George Garties

ADDRESS: 595 Armory Avenue, Cincinnati, Ohio

**Cleveland Metropolitan Housing Authority**

MEMBERS: Marc J. Grossman, Chairman; John C. McHannan, Vice-Chairman; Max S. Hayes, John C. Kline, Charles W. White

DIRECTOR AND SECRETARY: \*Ernest J. Bohn

ADDRESS: Housing Center, West Mall Drive, Cleveland, Ohio

**Columbus Metropolitan Housing Authority**

MEMBERS: Charles St. John Chubb, Chairman; Charles L. Dolle, Jr., Vice-Chairman; Haig M. Boyajohn, Charles F. Jenkins, Henry J. Linton

DIRECTOR: \*Orlando A. Corzilius

ADDRESS: 425 West Rich Street, Columbus, Ohio

**Dayton Metropolitan Housing Authority**

MEMBERS: Andrew S. Iddings, Chairman; William S. Robinson, Vice-Chairman; Mrs. Kathryn E. Bailey, Samuel G. Carr, Harry C. Shommer

DIRECTOR AND SECRETARY: \*Charlton D. Putnam

ADDRESS: 701-702 Harries Building, Dayton, Ohio

**Hamilton Metropolitan Housing Authority**

MEMBERS: Edwin Pierce, Chairman; H. H. Beneke, Vice-Chairman; Arthur Frechtling, Frank Vidourek, Stanley Wirtz

MANAGER-DIRECTOR: \*Mrs. Evelyn Welliver

ADDRESS: Bambo Harris Homes, Hamilton, Ohio

**Lorain Metropolitan Housing Authority**

MEMBERS: Harry E. Bracken, Chairman; Claude F. Bronson, Edward J. Burger, The Reverend B. Harmon Linville, Charles S. Smith

DIRECTOR AND SECRETARY: \*Willard T. Francis

ADDRESS: 383 Broadway, Lorain, Ohio

**Portsmouth Metropolitan Housing Authority**

MEMBERS: Elmer Brown, Chairman; The Reverend William F. Connolly, Vice-Chairman; Frank N. Bihlman, Noble E. Lett, S. D. Ruggles

DIRECTOR: \*Frank E. Sheehan

ADDRESS: 1908 Wayne Avenue, Portsmouth, Ohio

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**Toledo Metropolitan Housing Authority**

MEMBERS: A. G. Spieker, Chairman; William P. Clarke, Vice-Chairman;  
Otto H. Hohly, Edward Kirschner, Dr. Robert F. Pulley

DIRECTOR: \*Walter E. Condit

ADDRESS: 392 Nebraska Avenue, Toledo, Ohio

**Warren Metropolitan Housing Authority**

MEMBERS: Jean Blair, Chairman; Dana M. Bailey, Jr., Vice-Chairman;  
G. C. Bolz, William G. Frick, Thorn Pendleton

DIRECTOR: \*C. L. Feederle

ADDRESS: 1970 Hazelwood Avenue, Southeast, Warren, Ohio

**Youngstown Metropolitan Housing Authority**

MEMBERS: Frank W. Mouery, Chairman; Ray G. Hagstrom, Vice-Chairman;  
Dahl B. Cooper, Mrs. Laura M. Kistler, W. Edgar Leedy

DIRECTOR: \*P. L. Strait

ADDRESS: 976 West Federal Street, Youngstown, Ohio

**Zanesville Metropolitan Housing Authority**

MEMBERS: J. Lincoln Knapp, Chairman; William G. Watson, Vice-Chairman;  
George W. Leasure

ACTING DIRECTOR: \*Glen Romine.

ADDRESS: Coopermill Manor, Zanesville, Ohio

**OREGON****np Clackamas, Housing Authority of the County of**

MEMBERS: W. F. Haberlach, Chairman; Earl S. Burdick, Vice-Chairman;  
Paul Chambers, Thomas P. Long, Wallace R. Telford

EXECUTIVE DIRECTOR: \*W. J. Avison

ADDRESS: 8924 S. E. 17th Avenue, Portland, Oregon

**np Jackson County, Housing Authority of**

ADDRESS: Chamber of Commerce Building, Medford, Oregon

**Portland, Housing Authority of**

MEMBERS: C. M. Gartrell, Chairman; Chester A. Moores, Vice-Chairman;  
Harry T. Capell, Herbert J. Dahlke, D. E. Nickerson

SECRETARY-TREASURER, EXECUTIVE DIRECTOR: \*Harry D. Freeman

ADDRESS: 404 Alderway Building, Portland, Oregon

**PENNSYLVANIA****Allegheny County Housing Authority**

MEMBERS: \*Edward J. Leonard, Chairman; John J. Mullen, Vice-Chairman;  
Mrs. Adeline Barnes, Secretary and Assistant Treasurer; A. H. Burchfield, Jr., Treasurer; Joseph T. Qualters

EXECUTIVE DIRECTOR: Frank L. Palmer

ADDRESS: 201 County Office Building, Pittsburgh, Pennsylvania

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### Allentown, The Housing Authority of the City of

MEMBERS: Charles W. Ettinger, Chairman; Lee R. Kahler, Vice-Chairman; Raymond J. Bader, Secretary; Harry K. Harley, Treasurer; Robert E. Ochs

EXECUTIVE DIRECTOR: \*Anthony E. Bickel

ADDRESS: Administration Building, Hanover Acres, Allentown, Pennsylvania

### Beaver, Housing Authority of the County of

MEMBERS: A. C. Edgecombe, Chairman; Leonard L. Ewing, Joseph Krivan, William R. Moore, Milo G. Prosser

ACTING ADMINISTRATOR: \*R. G. Dodds

ADDRESS: Patterson Heights, Beaver Falls, Pennsylvania

### Bethlehem Housing Authority

MEMBERS: Robert Pfeifle, Chairman; Colonel William R. Coyle, Weir Jepson, Merritt E. Kreidler, Andrew Litzenberger

EXECUTIVE DIRECTOR AND SUPERVISOR: \*Robert E. Neumeyer

ADDRESS: Administrative Office, 1161 Fritz Drive, Pembroke Village, Bethlehem, Pennsylvania

### Chester Housing Authority

MEMBERS: Edward D. McLaughlin, Chairman; Arthur R. Gearhart, Vice-Chairman; Dr. S. P. Gray, Treasurer; Dr. Joseph F. Dunn, Charles S. Hoberger

SECRETARY AND EXECUTIVE DIRECTOR: \*George S. Mitchell, Jr.

ADDRESS: Community Building, William Penn Homes, Chester, Pennsylvania

### Erie, The Housing Authority of the City of

MEMBERS: Melvin A. Zurn, Chairman; William H. Kneib, Vice-Chairman; H. Eugene Kelley, Treasurer; Michael J. Campbell, Neil A. McLaughlin

EXECUTIVE DIRECTOR AND SECRETARY: \*Joseph Anton Schmid

ADDRESS: 204 Hayes Building, 12 East Tenth Street, Erie, Pennsylvania

### Fayette County Housing Authority

MEMBERS: William M. Teggart, Chairman; Thomas V. Donegan, Vice-Chairman; John Kikta, Treasurer; James Davidson, Assistant Treasurer; John Rankin

EXECUTIVE DIRECTOR: \*Howard J. Mulligan

ADDRESS: 20 Virginia Avenue, Uniontown, Pennsylvania

### Harrisburg Housing Authority

MEMBERS: T. E. Stephenson, Chairman; Alton W. Lick, Vice-Chairman; B. C. Stewart, Vice-Chairman; Milton M. Strouse, Secretary; C. Sylvester Jackson, Treasurer

EXECUTIVE DIRECTOR: \*M. W. Smith

ADDRESS: Room 303, City Hall, Harrisburg, Pennsylvania

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**Johnstown Housing Authority**

MEMBERS: William S. Gray, Chairman; Jesse E. Wynn, Vice-Chairman; Patrick H. Farrell, Evan B. Lloyd, John P. Schnell

EXECUTIVE DIRECTOR: \*W. H. Burkhard

ADDRESS: 406 U. S. Bank Building, Johnstown, Pennsylvania

**McKeesport, Housing Authority of the City of**

MEMBERS: W. D. Mansfield, Chairman; W. J. Yester, Vice-Chairman; S. H. Hirshberg, Secretary-Treasurer; Dr. H. S. Arthur, F. S. Striffler

DIRECTOR: \*J. Glenn Sinn

ADDRESS: E. R. Crawford Village, Ohio and Brownlee Streets, McKeesport, Pennsylvania

**np Mifflin County Housing Authority**

MEMBERS: \*E. Dale Fisher, Chairman; Harold Houck, Donald Kerstetter, Baker Young

ADDRESS: Lewistown, Pennsylvania

**Montgomery County Housing Authority**

MEMBERS: \*Richard F. Smale, Chairman; Felix Perry, Vice-Chairman; Dr. Warren Phillips, Secretary; The Reverend Marshall Lee, Treasurer

EXECUTIVE SECRETARY AND DIRECTOR: Robert Winthrop

ADDRESS: Pottstown, Pennsylvania

**Philadelphia Housing Authority**

MEMBERS: Roland R. Randall, Chairman; James L. McDevitt, Vice-Chairman; Raymond Rosen, Second Vice-Chairman; J. Griffith Boardman, Secretary and Treasurer; Dr. W. Harry Barnes, Assistant Secretary and Treasurer

EXECUTIVE DIRECTOR: \*James B. Kelly

ADDRESS: 910 Administration Building, Philadelphia, Pennsylvania

**Pittsburgh, Housing Authority of the City of**

MEMBERS: George E. Evans, Chairman; Leo Lehman, Vice-Chairman and Assistant Treasurer; George J. Walters, Secretary; Richard F. Jones, Treasurer and Assistant Secretary; James J. Thomas

ADMINISTRATOR: \*Dr. B. J. Hovde

ADDRESS: Administration Building, Bentley Drive and Kirkpatrick Street, Pittsburgh, Pennsylvania

**Reading Housing Authority**

MEMBERS: Marion G. Hensler, Chairman; George M. Rhodes, Vice-Chairman; Edith N. Enck, Secretary-Treasurer; Paul E. Glosser, Darlington R. Kulp

EXECUTIVE DIRECTOR: \*Ernest B. Posey

ADDRESS: 1301 Schuylkill Avenue, Reading, Pennsylvania

**Scranton Housing Authority**

MEMBERS: Felix P. Anuskiewicz, Chairman; Gordon Evans, Vice-Chairman and Treasurer; \*Joseph V. Phillips, Secretary; Edward Boland, John F. Durkan

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

EXECUTIVE DIRECTOR: Joseph J. Coyle  
ADDRESS: 847 Pear Street, Scranton, Pennsylvania

**Washington County Housing Authority**

MEMBERS: R. W. Knox, Chairman; George Young, Vice-Chairman; Louis L. Comer, Secretary; G. J. Hanna, Treasurer; J. B. Hallam

EXECUTIVE DIRECTOR: \*Lee M. Crowthers  
ADDRESS: Washington Union Trust Building, Washington, Pennsylvania

**Westmoreland County Housing Authority**

MEMBERS: W. S. MacDonald, Chairman; Michael Kuvinka, Vice-Chairman; Samuel J. Russell, Treasurer; William J. Hanka, O. F. Pannabaker

EXECUTIVE DIRECTOR AND HOUSING MANAGER: \*Joseph P. Sheridan  
ADDRESS: Aluminum City Terrace, End East Hill Drive, New Kensington, Pennsylvania

**PUERTO RICO**

**Arecibo, Municipal Housing Authority of**

MEMBERS: José García Abreu, President; Laura P. Vda. de Muñoz, Treasurer; Vicente González, Francisco Morales, Virgilio García Rigau

EXECUTIVE SECRETARY: \*Aida Serrano  
ADDRESS: Box 53, Arecibo, Puerto Rico

**Mayaguez, Municipal Housing Authority of**

MEMBERS: José N. Tilén, Chairman; Guillermo Gajate, Vice-Chairman; Pedro A. Brás, Rafael Sánchez Díaz, Miguel Wiewall

SECRETARY-EXECUTIVE DIRECTOR: \*Manuel A. Serrano  
ADDRESS: P. O. Box 1109, Mayaguez, Puerto Rico

**Ponce, Municipal Housing Authority of**

MEMBERS: Fernando H. Usera, Chairman; Andrés Bello, Vice-Chairman; Rafael Garcia de Quevedo, Frank Porrata Doria, Esteban Rodriguez Tizol

EXECUTIVE SECRETARY: \*L. Martiniano Garcia  
ADDRESS: P. O. Box 149, Ponce, Puerto Rico

**Puerto Rico, Municipal Housing Authority of the Capital of**

MEMBERS: Colonel Manuel Font, Chairman; Manuel Martinez Casanova, Vice-Chairman; Dr. Antonio Arbona, Gonzalo Sifre Cordova, Dr. Luis R. Moczo

ACTING EXECUTIVE DIRECTOR: \*Eloy Ruiz  
ADDRESS: P. O. Box 3672, San Juan, Puerto Rico

**RHODE ISLAND**

**Newport, The Housing Authority of the City of**

MEMBERS: W. S. H. Dawley, Chairman; J. Henry Cremin, Vice-Chairman; Hugh S. O'Connell, Arthur J. Sullivan, Herbert N. Watterson

EXECUTIVE SECRETARY: \*William J. Donovan  
ADDRESS: Park-Holm Number One, Newport, Rhode Island

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Pawtucket, Housing Authority of the City of**

MEMBERS: \*William L. Connolly, Chairman; Frank Crook, Sr., Vice-Chairman; Joseph Charpentier, Edward J. Costello, Dr. Edmund C. Laurelli

SECRETARY: Joseph P. Clark

ADDRESS: City Hall, Pawtucket, Rhode Island

**Providence, The Housing Authority of the City of**

MEMBERS: David J. Barry, Chairman; Joseph J. Bodell, Vice-Chairman; Cornelius J. Mulcahy, The Reverend Paul C. Perrotta, Robert F. Shepard

SECRETARY, EXECUTIVE DIRECTOR AND HOUSING MANAGER: \*James E. McDonald

ADDRESS: 4 Weybosset Street, Providence, Rhode Island

**Woonsocket, The Housing Authority of the City of**

MEMBERS: Jean N. Guerin, Chairman; William H. Genereux, Vice-Chairman; Martin V. Cass, Edmond J. Cote, Wilfred M. Gauvreau

EXECUTIVE DIRECTOR: \*Oscar J. V. Hurteau

ADDRESS: 126 Winthrop Street, Woonsocket, Rhode Island

**SOUTH CAROLINA****Charleston Housing Authority**

ADDRESS: 20 Franklin Street, Charleston, South Carolina

**Columbia, The Housing Authority of the City of**

MEMBERS: W. S. Hendley, Chairman; S. L. Latimer, Jr., Vice-Chairman; E. C. Coker, G. H. Crawford, L. C. Smith

SECRETARY AND SUPERVISING MANAGER: \*Thomas T. Moore

ADDRESS: 1505 Garden Plaza, Columbia, South Carolina

**r Darlington, Housing Authority of the County of**

MEMBERS: W. Archie Teal, Chairman; George B. Hendrickson, Vice-Chairman; Paul T. Beckham, J. Woodrow Lewis, J. Olin Muldrow

ACTING EXECUTIVE DIRECTOR: \*E. C. Dennis, Jr.

ADDRESS: Box 388, Darlington, South Carolina

**Greenville, The Housing Authority of the City of**

MEMBERS: Dr. Curran B. Earle, Chairman; R. W. Arrington, Vice-Chairman; V. M. Manning, E. E. Scott, W. N. Watson

SECRETARY-TREASURER AND EXECUTIVE DIRECTOR: \*R. O. Tuten

ADDRESS: 111 Langley Drive, Greenville, South Carolina

**Spartanburg, The Housing Authority of the City of**

MEMBERS: Wallace D. DuPre, Chairman; Dr. E. M. Gwathmey, Vice-Chairman; Jackson S. Burnett, Dr. A. A. Wilkinson, L. C. Wilson

EXECUTIVE DIRECTOR: \*George B. Dean

ADDRESS: Administration Building, Hub City Courts, Spartanburg, South Carolina

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TENNESSEE

**Chattanooga Housing Authority**

MEMBERS: M. C. Poss, Chairman; S. J. McCallie, Vice-Chairman; A. T. Johnson, Mrs. Sue Mills Loop (1 vacancy)

EXECUTIVE DIRECTOR: \*T. A. Whitener

ADDRESS: 2600 Fourth Avenue, Chattanooga, Tennessee

**Jackson Housing Authority**

ADDRESS: P. O. Box 895, Jackson, Tennessee

**Kingsport Housing Authority**

MEMBERS: George E. Stone, Chairman; C. C. Hamlett, Vice-Chairman; W. R. Gilmer, S. G. Milhorn, Walter F. Smith

EXECUTIVE DIRECTOR: \*R. S. Key

ADDRESS: 671 Dale Street, Kingsport, Tennessee

**Knoxville Housing Authority, Inc.**

MEMBERS: George E. Oldham, Chairman; Arthur Y. Russell, Vice-Chairman; Gus L. Kelly, Secretary; Frank Maloney, Treasurer; Dr. H. E. Christenberry

EXECUTIVE DIRECTOR: \*L. W. Frierson

ADDRESS: 1701 Jourolmon Avenue, Knoxville, Tennessee

**Memphis Housing Authority**

MEMBERS: Edward F. Barry, Chairman; Dr. H. P. Hurt, Vice-Chairman; Dr. L. M. Graves, Edward M. Knoff

EXECUTIVE DIRECTOR AND SECRETARY: \*J. A. Fowler

ADDRESS: 264 North Lauderdale Street, Memphis, Tennessee

**Nashville Housing Authority, The**

MEMBERS: Tony Sudekum, Chairman; J. L. Byrne, C. L. Ennix, The Reverend I. W. Gernert, Sam Levy

EXECUTIVE DIRECTOR: \*Charles W. Hawkins

ADDRESS: Administration Building, South Sixth Street, Nashville, Tennessee

**np Paris Housing Authority**

ADDRESS: 101 West Wood Street, Paris, Tennessee

**np Union City Housing Authority**

MEMBERS: \*B. C. Cox, Chairman; J. Milton Andrews, Secretary and Treasurer; Howell Bransford, C. P. Merryman, Charles Reynolds

ADDRESS: Union City, Tennessee

TEXAS

**Austin, Housing Authority of the City of**

MEMBERS: E. H. Perry, Chairman; A. J. Wirtz, Vice-Chairman; Hubert B. Jones, Second Vice-Chairman; Louise Haynie, J. H. Pittsford

EXECUTIVE DIRECTOR, HOUSING MANAGER: \*D. B. Johnson

ADDRESS: 302 Chalmers Street, Austin, Texas

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

- np **Beaumont, Housing Authority of the City of**  
MEMBERS: \*J. S. Edwards, Chairman; Charles D. Smith, Secretary; O. B. Archer, H. H. Matthews, Kirby McGown  
ADDRESS: San Jacinto Building, Beaumont, Texas
- Brownsville, The Housing Authority of the City of**  
MEMBERS: The Very Reverend E. de Anta, Chairman; B. L. Kowalski, Vice-Chairman; John T. Pipkin, Treasurer; J. T. Canales, R. D. Sauber  
SECRETARY AND EXECUTIVE DIRECTOR: \*George Mansur  
ADDRESS: 1402-14th Street, Brownsville, Texas
- Brownwood, Housing Authority of the City of**  
MEMBERS: Fred S. Abney, Douglas Coalson, Gene Mattox, Rufus F. Stanley, Charles C. Woodson  
EXECUTIVE DIRECTOR: \*H. Newby  
ADDRESS: Box 143, Brownwood, Texas
- Corpus Christi, Housing Authority of the City of**  
MEMBERS: The Reverend R. O. Cawker, Chairman; John T. Wright, Vice-Chairman; Cecil E. Burney, Milton B. Clapp, G. O. Garrett  
EXECUTIVE DIRECTOR: \*Finley Vinson  
ADDRESS: P. O. Box 2430, Corpus Christi, Texas
- Dallas, The Housing Authority of the City of**  
MEMBERS: J. G. Loving, Chairman; Huber Boedeker, Vice-Chairman; W. R. Burns, H. Raphael Gold, B. H. Majors  
EXECUTIVE DIRECTOR: \*James L. Stephenson  
ADDRESS: 2525 Lucas Drive, Dallas, Texas
- El Paso, Housing Authority of the City of**  
MEMBERS: Frank B. Fletcher, Chairman; Modesto A. Gomez, Vice-Chairman; J. C. Galbraith, Catherine Gorbutt, R. E. Sherman  
SECRETARY AND EXECUTIVE DIRECTOR: \*C. W. Harper  
ADDRESS: 508 South Virginia Street, El Paso, Texas
- Fort Worth, Housing Authority of the City of**  
MEMBERS: B. C. Reich, Jr., Chairman; R. J. Newton, Vice-Chairman; Mrs. Mabel G. Bennett, Grover C. Cole, Charles H. McCollum, Jr.  
SECRETARY AND EXECUTIVE DIRECTOR: \*Robert Lealand Hunter  
ADDRESS: 500 West Belknap, Fort Worth, Texas
- Freeport, Housing Authority of the Town of**  
MEMBERS: K. B. May, Chairman; J. E. Bailey, B. F. Norman, Jr., R. W. Palm, J. S. Rush  
EXECUTIVE DIRECTOR: \*J. S. Hain  
ADDRESS: Box 1023, Freeport, Texas
- Galveston, The Housing Authority of the City of**  
MEMBERS: F. E. Fischer, Chairman; H. Renfert, Vice-Chairman; Robert I. Cohen, Jr., The Reverend Edmund H. Gibson, B. A. Gritta  
EXECUTIVE DIRECTOR: \*L. Walter Henslee  
ADDRESS: No. 1 Oleander Homes, Galveston, Texas
- An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

**Houston, Housing Authority of the City of**

MEMBERS: William H. Fabian, Chairman; J. P. Hamblen, Vice-Chairman;  
E. A. Blackburn, B. F. McClellan, E. J. Mosher

EXECUTIVE DIRECTOR: \*E. W. Blum

ADDRESS: No. 1 San Felipe Courts, Houston, Texas

**Laredo, Housing Authority of the City of**

MEMBERS: Matias de Llano, Chairman; Ed. S. Russell, Vice-Chairman;  
Woodie Y. Bunn, Jr., Albert Martin, Carlos A. Richter

SECRETARY AND EXECUTIVE DIRECTOR: \*George F. Sturgis

ADDRESS: 2000 San Francisco Avenue, Laredo, Texas

**Lubbock, Housing Authority of the City of**

ADDRESS: 323 Avenue F, Lubbock, Texas

**Pasadena, Housing Authority of the City of**

MEMBERS: Herbert Tatar, Chairman; W. C. McMasters, Vice-Chairman;  
P. R. Douglas, C. P. McMurry, J. D. Parks, Sr.

EXECUTIVE DIRECTOR: \*Leo Karkowsky

ADDRESS: Pasadena, Texas

**Pelly, Housing Authority of the City of**

ADDRESS: P. O. Box 181, Pelly, Texas

**San Antonio, Housing Authority of the City of**

MEMBERS: Louis W. Schlesinger, Chairman; Thomas B. Blue, Vice-Chairman;  
Charles Albidress, A. C. Parker, F. Redondo

SECRETARY-EXECUTIVE DIRECTOR: \*King Kennon

ADDRESS: 400 Labor Street, San Antonio, Texas

**Texarkana, Housing Authority of the City of**

MEMBERS: Frank A. King, Chairman; Paul Falvey, G. C. Ivins, A. E.  
Kackley, R. H. Scott

EXECUTIVE DIRECTOR: \*G. H. Brooks

ADDRESS: P. O. Box 958, Texarkana, Texas

np **Texas City, Housing Authority of**

MEMBERS: H. M. Dansby, Chairman; B. F. Babin, Roy Campbell, Joe  
Francis, R. C. Rich

SECRETARY: \*W. J. Peterson

ADDRESS: 518 Sixth Avenue, North, Texas City, Texas

**Waco, Housing Authority of the City of**

MEMBERS: E. A. Flowers, Chairman; R. E. Pellow, Vice-Chairman;  
William J. Boswell, T. F. Clarkson, J. E. Porter

EXECUTIVE DIRECTOR: \*Dowell Naylor

ADDRESS: Administration Building, Kate Ross Homes, Waco, Texas

np **Waxahachie, Housing Authority of the City of**

MEMBERS: C. C. Randle, Chairman; J. G. Cheatham, Vice-Chairman;

\*Lynn B. Griffith, Secretary; Arthur Curry, John McElroy

ADDRESS: Waxahachie, Texas

An asterisk (\*) before a name indicates the corresponding agent, and the address is his.

## VIRGINIA

**Alexandria, Housing Authority of the City of**

MEMBERS: John Barton Phillips, Chairman; E. F. Ticer, Vice-Chairman; V. Ward Boswell, Charles T. Nicholson, Glenn U. Richard

EXECUTIVE DIRECTOR: \*R. S. Marshall, Jr.

ADDRESS: Administration Building, Cameron Valley Homes, Duke Street Extended, Alexandria, Virginia

**Bristol, Housing Authority of the City of**

MEMBERS: C. P. Daniel, Chairman; W. H. Blakley, Vice-Chairman; H. H. Harkrader, C. A. Jones, R. H. McClure

SECRETARY-TREASURER: \*J. F. McCrary

ADDRESS: Mary and Oakview Streets, Bristol, Virginia

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# NATIONAL ASSOCIATION OF HOUSING OFFICIALS AND ITS MANAGEMENT DIVISION

**T**HE NATIONAL ASSOCIATION of Housing Officials is a private, non-profit, nonpartisan organization of officials, agencies, and citizens directly concerned with planning, building, managing, financing, and regulating housing for families in the lower and middle income classes.

## PURPOSE AND PROGRAM

Its primary purpose is to better all types of public administrative practice in housing. To this end, it publishes newsletters, committee reports, special studies, and the *Housing Yearbook*; holds national and regional conferences; maintains an inquiry service; and in other ways acts as the clearinghouse for housing officials.

## ORGANIZATION AND MEMBERSHIP

Policies of NAHO are determined by a Board of Governors comprised of active officials in federal, state, and local housing agencies. Its program is carried out by special and standing committees, regional councils, and the Management Division. The latter is directed by its own Executive Council. It renders to persons engaged in management activities of housing projects or programs more specialized service than is available from NAHO itself.

Memberships are available as follows:

|   |              |
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The Vice-Chairman

Executive Secretary of the Division and Director of NAHO—HUGH R. POMEROY

\*Titles as of March, 1943.

†Resigned December 3, 1942.

‡Elected December 5, 1942.











